Cycle Date: March-2011
Run Date: 06/14/2011
Interval: Annual

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	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU)	*

 Count of CU :
 125

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District:

N/A - N/A - N/A - N/A

^{*}Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

Return to cover 06/14/2011 CU Name: N/A Peer Group: N/A	Count of (For Charter : Count of CU : Asset Range :	125						
CU Name: N/A	Count of (Asset Range :							
	Count of (N1/A						
Peer Group: N/A	Count of (
	Count of (tion * Peer Group: A	All * State = '	'MO' * Type Include	d: Federall	y Insured State Cre	dit
	Oculit of C	CU in Peer Group :	N/A						
	_	_		_		_			
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	593,307,753	681,319,943	14.8	740,097,689	8.6	696,304,183	-5.9	838,793,960	20.5
TOTAL INVESTMENTS	1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,576,870,171	13.9	2,783,645,522	8.0
Loans Held for Sale	3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	7,226,501	-57.8
Real Estate Loans	2,511,953,768	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8	2,927,467,546	1.3
Unsecured Loans	557,464,027	553,641,163	-0.7	564,527,593	2.0	579,134,122	2.6	554,789,086	-4.2
Other Loans	2,589,874,586	2,622,066,751	1.2	2,702,986,112	3.1	2,575,615,405	-4.7	2,533,368,328	-1.6
TOTAL LOANS	5,659,292,381	5,962,761,825	5.4	6,077,263,042	1.9	6,043,901,349	-0.5	6,015,624,960	-0.5
(Allowance for Loan & Lease Losses)	(44,566,862)	(53,690,697)	20.5	(67,328,068)	25.4	(69,899,594)	3.8	(68,692,698)	-1.7
Land And Building	201,703,529	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7	229,087,323	0.2
Other Fixed Assets	44,169,602	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4	34,948,637	-0.9
NCUSIF Deposit	60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	79,577,044	-0.2
All Other Assets	119,155,438	128,651,263	8.0	147,706,782	14.8	149,394,771	1.1	162,422,543	8.7
TOTAL ASSETS	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,190,064	2.6	10,082,633,792	3.3
LIABILITIES & CAPITAL:	, , , , , , , , , , , , , , , , , , , ,	-,,		, , , , ,		., . , ,		-,,,	
Dividends Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	9,700,168	-21.7
Notes & Interest Payable	352,161,806	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	328,224,079	9.0
Accounts Payable & Other Liabilities	67,335,402	71,371,294	6.0	71,852,766	0.7	78,647,025	9.5	94,095,937	19.6
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,051,525	-35.8	432,020,184	10.2
Share Drafts	872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,227,267,599	5.4	1,287,033,026	4.9
Regular shares	1,747,444,277	1,831,798,996	4.8	2,008,638,279	9.7	2,168,788,624	8.0	2,341,942,823	8.0
All Other Shares & Deposits	3,985,967,047	4,372,008,766	9.7	4,771,031,554	9.1	4,974,903,937	4.3	5,016,110,554	0.8
TOTAL SHARES & DEPOSITS	6,605,598,071	7,154,900,996	8.3	7,943,681,350	11.0	8,370,960,160	5.4	8,645,086,403	3.3
Regular Reserve	246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	245,116,252	0.3
Other Reserves	242,288,439	246,002,615	1.5	267,064,323	8.6	274,433,427	2.8	276,464,487	0.7
Undivided Earnings	429,506,719	433,448,678	0.9	448,786,110	3.5	475,256,784	5.9	483,946,466	
TOTAL EQUITY	918,297,262	926,978,682	0.9	957,826,184	3.3	994,178,379	3.8	1,005,527,205	1.1
TOTAL LIABILITIES, SHARES, & EQUITY	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,190,064	2.6	10,082,633,792	3.3
INCOME & EXPENSE	, , , , , , , , , , , , , , , , , , , ,	-,,		, , , , ,		-, -,,		-,,,	
Loan Income*	383,793,822	393,733,340	2.6	391,307,810	-0.6	376,309,592	-3.8	89,825,846	-4.5
Investment Income*	86,246,010	70,785,344	-17.9	59,379,058	-16.1	58,108,448	-2.1	13,605,344	-6.3
Other Income*	137,556,678	147,497,974	7.2	167,126,892	13.3	182,760,999	9.4	42,116,204	-7.8
Total Employee Compensation & Benefits*	153,890,353	161,855,691	5.2	168,796,591	4.3	177,346,625	5.1	45,847,537	3.4
Temporary Corporate CU Stabilization		- ,,		, ,		, , , , , ,		-,- ,	
Expense & NCUSIF Premiums*/2	N/A	N/A		41,593,631		20,839,180	-49.9	4,384,987	-15.8
Total Other Operating Expenses*	171,062,772	180,904,138	5.8	178,110,073	-1.5	186,376,623	4.6	45,945,530	
Non-operating Income & (Expense)*	2,458,517	-4,877,940	-298.4	-11,440,130		-1,870,792	83.6	443,949	194.9
NCUSIF Stabilization Income*	N/A	N/A		41,778,993		0	-100.0	0	N/A
Provision for Loan/Lease Losses*	40,655,506	57,795,884	42.2	79,654,042	37.8	65,578,387	-17.7	12,389,865	-24.4
Cost of Funds*	220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	25,928,563	-16.7
NET INCOME (LOSS) EXCLUDING STABILIZATION		122,100,000		22,200,010		_ 1, 100,022		_=,:=0,:50	
EXPENSE & NCUSIF PREMIUM */1	N/A	N/A		65,836,869		61,509,690	-6.6	15,879,848	3.3
Net Income (Loss)*	23,804,752	11,446,607	-51.9	24,243,238	111.8	40,670,510	67.8	11,494,861	13.1
TOTAL CU's	139	136	-2.2	130	-4.4	126	-3.1	125	-0.8
* Income/Expense items are year-to-date while the related %change		1.00		.50		120	0.1	120	0.0
# Means the number is too large to display in the cell	o ar armadized.								
Prior to September 2010, this account was named Net Income (Loss)	Refore NCLISIE Stabilization E	Ynense From Decom	her 2010 forus	ard NCLISIE Stabilizati	on Income if	any is excluded			
Prior to September 2010, this account was named NCUSIF Stabilization									
and NCUSIF Premiums.	1			- 1 ,		1		1. Summary	Financial

		Ratio A	nalysis						
Return to cover		For Charter :	N/A						
06/14/2011	C	ount of CU:	125						
CU Name: N/A	Α	sset Range :							
Peer Group: N/A		Criteria :	Region: Nation	n * Peer Group	: All * State =	'MO' * Type Inc	luded: Feder	ally Insured S	tate Credit
	Count of CU in	Peer Group :	N/A		<u>Dec-2010</u>			<u>Mar-2011</u>	
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Mar-2011	PEER Avg	Percentile**
CAPITAL ADEQUACY				40.00					
Net Worth/Total Assets Net Worth/Total AssetsIncluding Optional	11.58	10.96	10.08	10.23	N/A	N/A	10.02	N/A	N/A
Total Assets Election (if used)	11.58	10.97	10.09	10.25	N/A	N/A	10.05	N/A	N/A
Total Delinquent Loans / Net Worth	5.27	6.86		7.95	N/A	N/A	6.54	N/A	N/A
Solvency Evaluation (Estimated) Classified Assets (Estimated) / Net Worth	113.90 4.83	112.96 5.74	112.06 7.02	7.00	N/A N/A	N/A N/A	111.63 6.80	N/A N/A	N/A N/A
ASSET QUALITY	4.63	5.74	7.02	7.00	IN/A	IN/A	0.00	IN/A	IN/A
Delinquent Loans / Total Loans	0.86	1.08	1.40	1.31	N/A	N/A	1.10	N/A	N/A
* Net Charge-Offs / Average Loans	0.65	0.82	1.08	1.04	N/A	N/A	0.93	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.72	100.76	86.70	101.35	N/A	N/A	100.92	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.29	0.73	0.73	0.38	N/A	N/A	0.30	N/A	N/A
Delinquent Loans / Assets	0.61	0.75	0.90	0.81	N/A	N/A	0.66	N/A	N/A
EARNINGS									
* Return On Average Assets	0.30	0.14	0.27	0.42	N/A	N/A	0.46	N/A	N/A
* Return On Average Assets Excluding Stabilization	NI/A	N1/A	0.07	0.04	N1/A	N1/A	0.04	N1/A	NI/A
Income/Expense & NCUSIF Premium ²	N/A 7.71	N/A 7.42	0.27 6.85	0.64 6.41	N/A N/A	N/A N/A	0.64 5.87	N/A N/A	N/A N/A
* Gross Income/Average Assets * Yield on Average Loans	6.84	6.78	6.50	6.21	N/A	N/A	5.96	N/A N/A	N/A N/A
* Yield on Average Investments	4.79	3.63	2.38	1.91	N/A	N/A	1.63	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.75	1.79	1.85	1.90	N/A	N/A	1.70	N/A	N/A
* Cost of Funds / Avg. Assets	2.80	2.37	1.73	1.29	N/A	N/A	1.05	N/A	N/A
* Net Margin / Avg. Assets	4.91	5.06	5.12	5.11	N/A	N/A	4.82	N/A	N/A
* Operating Exp./ Avg. Assets	4.13	4.16		3.99	N/A	N/A	3.88	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.52	0.70	0.88	0.68	N/A	N/A	0.50	N/A	N/A
* Net Interest Margin/Avg. Assets	3.17	3.27	3.27	3.22	N/A	N/A	3.13	N/A	N/A
Operating Exp./Gross Income	53.48	56.00	62.88	62.31	N/A	N/A	66.08	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2 20	2.44	2.16	2 11	NI/A	NI/A	2.02	NI/A	NI/A
* Net Operating Exp. /Avg. Assets	3.20 2.91	3.44 2.96	3.16 3.15	3.11 2.86	N/A N/A	N/A N/A	3.03 2.86	N/A N/A	N/A N/A
ASSET / LIABILITY MANAGEMENT	2.01	2.00	0.10	2.00	14// (14/7	2.00	14// (14// (
Net Long-Term Assets / Total Assets	27.18	29.37	30.31	31.92	N/A	N/A	32.34	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.12	24.39	23.72	25.01	N/A	N/A	26.10	N/A	N/A
Total Loans / Total Shares	85.67	83.34	76.50	72.20	N/A	N/A	69.58	N/A	N/A
Total Loans / Total Assets	71.06	69.94	63.89	61.94	N/A	N/A	59.66	N/A	N/A
Cash + Short-Term Investments / Assets	14.91	13.71	15.51	14.19	N/A	N/A	14.35	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.84	93.49	94.22	94.05	N/A	N/A	94.15	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	37.65	37.05 4.39	37.47 5.89	39.16	N/A N/A	N/A N/A	40.44	N/A N/A	N/A N/A
Borrowings / Total Shares & Net Worth PRODUCTIVITY	4.68	4.39	5.69	3.21	IN/A	IN/A	3.40	IN/A	IN/A
Members / Potential Members	4.68	4.45	4.80	4.44	N/A	N/A	4.46	N/A	N/A
Borrowers / Members	48.30	47.63		46.16	N/A	N/A	45.78	N/A	N/A
Members / Full-Time Employees	376.43	378.54		374.98	N/A	N/A	374.69	N/A	N/A
Avg. Shares Per Member	\$5,596	\$5,930	\$6,434	\$6,802	N/A	N/A	\$7,082	N/A	N/A
Avg. Loan Balance	\$9,926	\$10,376	\$10,353	\$10,640	N/A	N/A	\$10,765	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$49,072	\$50,778	\$52,381	\$54,036	N/A	N/A	\$56,289	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	1.09	1.36		4.15	N/A	N/A	4.70	N/A	N/A
* Market (Share) Growth * Loan Growth	2.13 1.81	8.32 5.36	11.02 1.92	5.38 -0.55	N/A N/A	N/A N/A	13.10 -1.87	N/A N/A	N/A N/A
* Asset Growth	2.21	7.06		2.58	N/A	N/A	13.34	N/A	N/A
* Investment Growth	3.75	12.81	40.59	9.15	N/A	N/A	42.56	N/A	N/A
* Membership Growth	-0.27	2.21	2.33	-0.33	N/A	N/A	-3.23	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Dece	ember = 1 (or no	annualizing							
**Percentile Rankings and Peer Average Ratios are produced once a quarter				<u> </u>					
Subsequent corrections to data after this date are not reflected in the Percenti	le Rank or the Pe	er Average Rati	os until the next c	ycle.					
Percentile Rankings show where the credit union stands in relation to its peers									
peer group are arranged in order from highest (100) to lowest (0) value. The p the entire range of ratios. A high or low ranking does not imply good or bad p									
conclusions as to the importance of the percentile rank to the credit union's fir			oa iii iolalioii to	Caron available u	, uooro illay i				
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a	ssets did not inclu	de repossessed	l vehicles.						
² Prior to September 2010, this ratio was named Return on Assets Prior to NC	USIF Stabilization	<u> </u>							2 Datica
From December 2010 forward, NCUSIF Premium Expense is also excluded	from ROA.								2. Ratios

Return to cover 06/14/2011 CU Name: N/A Peer Group: N/A Cou DTHER DELINQUENCY RATIOS Credit Cards DQ > 2 Mo / Total Credit Card Loans All Other Loans Delinquent > 2 Mo / Total All Other Loans Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE Indirect Loans Delinquent > 2 Mo / Total Indirect Loans Participation Loans Delinquent > 2 Mo / Total Participation Loans Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon (> 5 years) Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon Loans Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other Re Adjustable Rate Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Nodified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified Re Lns also Reported as Business Loans > 2 Mo Del / Total Modified Re Lns also Reported as Business Loans > 2 Mo Del / Total Modified Re Lns also Reported as Business Loans > 2 Mo Del / Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	Fo Co As	pplemental Roor Charter: Nount of CU: 1: set Range: Nount of CU: 1: set Range: Nount of CU: Nount of C	I/A 25 I/A Region: Nation	* Peer Group:	
OCOUNTER DELINQUENCY RATIOS Credit Cards DQ > 2 Mo / Total Credit Card Loans All Other Loans Delinquent > 2 Mo / Total All Other Loans Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE Indirect Loans Delinquent > 2 Mo / Total Indirect Loans Participation Loans Delinquent > 2 Mo / Total Participation Loans Business Loans Delinquent > 1 Mo / Total Participation Loans Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon < 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans Total Modified Real Estate Loans Deported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	As: Int of CU in Popular Dec-2007	ount of CU : 1: set Range : N Criteria : R eer Group : N	25 I/A Region: Nation	* Peer Group:	
CU Name: N/A Peer Group: N/A Cou OTHER DELINQUENCY RATIOS Credit Cards DQ > 2 Mo / Total Credit Card Loans All Other Loans Delinquent > 2 Mo / Total All Other Loans Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE Indirect Loans Delinquent > 2 Mo / Total Indirect Loans Participation Loans Delinquent > 2 Mo / Total Participation Loans Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon (> 5 years) 1st Mortgage Adjustable Rate and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon (> 5 years) Other Real Estate Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Hybrid/Balloon Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	As int of CU in Po Dec-2007	set Range : N Criteria : R eer Group : N	I/A Region: Nation	* Peer Group:	
Peer Group: N/A Cou OTHER DELINQUENCY RATIOS Credit Cards DQ > 2 Mo / Total Credit Card Loans All Other Loans Delinquent > 2 Mo / Total All Other Loans Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE Indirect Loans Delinquent > 2 Mo / Total Indirect Loans Participation Loans Delinquent > 2 Mo / Total Participation Loans Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon (< 5 years) Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans S Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	Dec-2007	Criteria : R eer Group : N	Region: Nation	* Peer Group:	
OTHER DELINQUENCY RATIOS Credit Cards DQ > 2 Mo / Total Credit Card Loans All Other Loans Delinquent > 2 Mo / Total All Other Loans Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE Indirect Loans Delinquent > 2 Mo / Total Indirect Loans Participation Loans Delinquent > 2 Mo / Total Participation Loans Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Port First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	Dec-2007	eer Group : N			All * State
Credit Cards DQ > 2 Mo / Total Credit Card Loans All Other Loans Delinquent > 2 Mo / Total All Other Loans Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE Indirect Loans Delinquent > 2 Mo / Total Indirect Loans Participation Loans Delinquent > 2 Mo / Total Participation Loans Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon (< 5 years) Other Real Estate Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans		Dec-2008		i	
Credit Cards DQ > 2 Mo / Total Credit Card Loans All Other Loans Delinquent > 2 Mo / Total All Other Loans Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE Indirect Loans Delinquent > 2 Mo / Total Indirect Loans Participation Loans Delinquent > 2 Mo / Total Participation Loans Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.40		Dec-2009	Dec-2010	Mar-2011
All Other Loans Delinquent > 2 Mo / Total All Other Loans Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE Indirect Loans Delinquent > 2 Mo / Total Indirect Loans Participation Loans Delinquent > 2 Mo / Total Participation Loans Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon (> 5 years) 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1 // ()			4.70	
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE Indirect Loans Delinquent > 2 Mo / Total Indirect Loans Participation Loans Delinquent > 2 Mo / Total Participation Loans Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon (> 5 years) 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans		1.86	2.06	1.53	1.31
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE Indirect Loans Delinquent > 2 Mo / Total Indirect Loans Participation Loans Delinquent > 2 Mo / Total Participation Loans Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo / Total Int Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Propt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.32	1.38	1.47	1.15	1.08
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans Participation Loans Delinquent > 2 Mo / Total Participation Loans Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo	0.00	0.00	0.00	0.00	0.00
Participation Loans Delinquent > 2 Mo / Total Participation Loans Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo	N/A 1.28	N/A 1.35	N/A 1.41	7.97 1.24	7.13 1.05
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	4.66	1.68	0.54	0.49	0.59
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.67	2.25	3.67	3.30	2.70
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo	0.19	0.61	1.92	2.18	1.99
REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	N/A	N/A	N/A	0.00	0.00
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans					
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans					
/ Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.30	0.63	1.60	1.87	1.41
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.00	0.04	4 4 4	4 00	0.00
/ Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.03	0.84	1.14	1.28	0.80
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.44	0.91	1.04	1.36	1.19
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.33	0.37	0.64	0.59	0.50
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans					
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.00	1.17	1.25	4.78	7.57
/ Total Modified RE Lns also Reported as Business Loans Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	N/A	16.94	16.63	13.71	11.18
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	NI/A	0.00	40.64	11.02	0.22
	1.30	0.00 2.07	49.61 3.16	11.03 3.22	9.22 2.73
Total Neal Estate Loans DQ > 2 Wo / Total Neal Estate Loans	0.27	0.67	1.25	1.44	1.09
MISCELLANEOUS LOAN LOSS RATIOS	0.21	0.07	1.23	1.44	1.03
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.45	21.92	22.33	25.72	26.42
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.12	3.05	4.70	4.24	3.87
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.95	1.19	1.37	1.26	1.12
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09	0.14	0.33	0.41	0.38
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.05	0.10	0.22	0.22
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.21	0.31	0.80	0.80	0.76
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans					
/ Avg Interest Only and Payment Option First Mortgage Loans	N/A	0.00	0.00	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	1.10	1.24	0.99
* Net Charge Offs - Participation Loans / Avg Participation Loans	3.13	1.49	1.32	1.15	0.98
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.01	0.44	0.97	1.20	0.68
SPECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans	18.32	18.24	19.32	17.22	16.73
Participation Loans Outstanding / Total Loans	0.97	1.19	1.87	2.44	2.61
Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD	0.97	1.19	2.28	2.44	3.24
* Participation Loans Sold YTD / Total Assets	0.78	0.05	0.08	0.10	0.01
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.92	1.47	1.87	2.55	2.74
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.06	0.00	0.96	0.03
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	18.71	19.96	18.16	17.50	17.36
Total Fixed Rate Real Estate / Total Loans	26.33	28.54	28.43	28.26	29.10
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05	25.82	40.14	38.67	31.19
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	28.46	23.89	65.31	65.26	44.15
Interest Only & Payment Option First Mortgages / Total Assets	0.35	0.45	0.35	0.30	0.29
Interest Only & Payment Option First Mortgages / Net Worth	3.06	4.09	3.51	2.92	2.93
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.30	0.26	0.70	0.93	0.97
Unused Commitments / Cash & ST Investments	127.21	135.53	106.43	114.75	110.18
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					<u></u>
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.	l l				
# Means the number is too large to display in the cell					

		Asse	ets						
Return to cover		For Charter :	N/A						
06/14/2011		Count of CU:	125						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Include	ed: Feder	ally Insured State Cre	dit
	Count of	CU in Peer Group :	N/A						
*******	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% CI
ASSETS									-
CASH:									
Cash On Hand	84,465,543	96,221,551	13.9			96,373,059		107,645,169	+
Cash On Deposit	425,088,069	557,372,210		638,156,448		551,668,870		676,916,408	
Cash Equivalents	83,754,141	27,726,182	-66.9	10,788,848		48,262,254	347.3	54,232,383	
TOTAL CASH & EQUIVALENTS	593,307,753	681,319,943	14.8	740,097,689	8.6	696,304,183	-5.9	838,793,960	20
INVESTMENTS:									
	17 024 500	14 406 607	10.7	16 124 502	12.0	17,273,001	7.1	17 515 964	1
Trading Securities	17,934,500	14,406,697	-19.7					17,515,864	+
Available for Sale Securities	493,696,819	682,462,804				1,511,528,636		1,745,290,488	
Held-to-Maturity Securities	105,508,692	55,798,701	-47.1	219,355,164		133,816,095		110,808,457	+
Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural	137,952,560	265,056,977	92.1	461,309,671	74.0	661,495,492	43.4	693,970,353	4
· · · · · · · · · · · · · · · · · · ·	40.50-0-	40.0=0.0:		0= 4:0 0= :		00.001.5:-		07 500 000	_
Person Credit Unions ²	12,597,871	19,076,946	51.4	25,119,954	31.7	29,934,649	19.2	27,569,392	-7
Total MCSD/Nonperpetual Contributed Capital and	44.504.705	00.400.000		00.007.000	00.0	00 170 000	40.5	00 000 40=	
PIC/Perpetual Contributed Capital	41,504,765	39,138,332	-	· · ·		23,478,330		22,986,407	
All Other Investments in Corporate Cus	481,078,422	366,681,887	-23.8		17.0	134,838,302		86,053,247	
All Other Investments ²	36,007,241	42,494,083	1			64,505,666	 	79,451,314	
TOTAL INVESTMENTS	1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,576,870,171	13.9	2,783,645,522	8
	0.040.540	5 500 004		40.000.000	440.0	17.444.700	24.0	7.000.504	
LOANS HELD FOR SALE	3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	7,226,501	-57
LOANS AND LEASES:									
Unsecured Credit Card Loans	347,910,794	351,632,318	1.1	367,333,861	4.5	366,985,704	-0.1	348,460,925	-5.
All Other Unsecured Loans/Lines of Credit	209,553,233	202,008,845				212,148,418		188,957,412	
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		N/A		0		0	
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		17,370,749	
New Vehicle Loans	947,415,366	879,488,765				694,113,570		676,129,723	
Used Vehicle Loans	1,399,738,421	1,467,352,540				1,576,371,128		1,561,161,885	
1st Mortgage Real Estate Loans/Lines of Credit	1,640,608,353	1,865,240,728				2,006,985,629		2,058,663,538	
Other Real Estate Loans/Lines of Credit	871,345,415	921,813,183				882,166,193		868,804,008	
Leases Receivable	071,343,413	921,013,103		· · ·	N/A	106,485		000,804,008	
Total All Other Loans/Lines of Credit	242,720,799	275,225,446				305,024,222		296,076,720	
		5,962,761,825							
TOTAL LOANS (ALLOWANCE FOR LOAN & LEASE LOSSES)	5,659,292,381	(53,690,697)	-			6,043,901,349		6,015,624,960 (68,692,698)	
,	(44,566,862)	, , ,	1	, , ,		(69,899,594)		, , ,	
Foreclosed Real Estate	4,813,918	8,668,380	1	11,493,976		13,846,722		15,145,091	
Repossessed Autos	3,629,304	3,407,226		2,488,369		2,592,196		2,522,047	
Foreclosed and Repossessed Other Assets	485,943	467,912	1			344,559			
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	8,929,165	12,543,518				16,783,477		17,980,492	
Land and Building	201,703,529	219,287,728				228,541,194		229,087,323	
Other Fixed Assets	44,169,602	43,828,783				35,261,445		34,948,637	-
NCUA Share Insurance Capitalization Deposit	60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	79,577,044	-0
Libertifichie leteracible Access	N1/A	NI/A		070.040		004 000	40.0	000 000	
Identifiable Intangible Assets	N/A	N/A		276,816		221,683		220,006	+
Goodwill	N/A	N/A		482,676		1,739,458		1,739,458	_
TOTAL INTANGIBLE ASSETS	N/A	N/A		759,492		1,961,141		1,959,464	
Accrued Interest on Loans	20,961,038	22,512,501				21,874,499		20,810,174	_
Accrued Interest on Investments	14,470,838	10,051,080	1			8,595,805		9,051,154	
All Other Assets	74,794,397	83,544,164				100,179,849		112,621,259	
TOTAL OTHER ASSETS	110,226,273	116,107,745	5.3	132,607,597	14.2	130,650,153	-1.5	142,482,587	9
TOTAL ASSETS	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,190,064	2.6	10,082,633,792	: 3
TOTAL CU's	139	136	 			126	 	125	
¹ OTHER RE OWNED PRIOR TO 2004		.00				.20	5.1	.20	
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON C	THE INCLLINED IN ALL OTHER IS	N/ESTMENTS DDIOD	דר ווואיב י		II EDO				+
		TURN STRICK	- UUUNE A						

		Liabilities, Shares &	& Fauity						
Return to cover		For Charter :							
06/14/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ation * Peer Group:	All * State	e = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count c	of CU in Peer Group :							
		. СС СС. С. С. С. С. С. С. С. С. С.							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Cha	Dec-2010	% Cha	Mar-2011	% Chg
LIABILITIES, SHARES AND EQUITY		DCC 2000	70 Ong	DCC 2003	70 Ong	DCC 2010	70 Olig	Mai 2011	70 Ong
LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
<u> </u>	9	,				<u>~</u>	IN/A		IN/A
Other Borrowings Other Notes, Promissory Notes, Interest Payable, &	N/A	N/A		N/A		N/A		N/A	<u> </u>
Draws Against Lines of Credit	352,161,806	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	328,224,079	9.0
Borrowing Repurchase Transactions	0	333,470,411		0		301,012,243	N/A	320,224,079	
Subordinated Debt	0	0	N/A	0	+	0	N/A	0	N/A
	0	,		<u> </u>				<u> </u>	
Accrued Dividends and Interest Payable	20,336,983	17,314,671		14,487,932		12,392,255	-14.5	9,700,168	
Accounts Payable & Other Liabilities	67,335,402	71,371,294		71,852,766		78,647,025		94,095,937	19.6
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,051,525	-35.8	432,020,184	10.2
OLARES AND DEROGES									<u> </u>
SHARES AND DEPOSITS									
Share Drafts	872,186,747	951,093,234		1,164,011,517		1,227,267,599		1,287,033,026	
Regular Shares	1,747,444,277	1,831,798,996		2,008,638,279		2,168,788,624	8.0	2,341,942,823	
Money Market Shares	1,168,449,987	1,440,319,760		1,646,236,947		1,869,137,975	13.5	1,940,225,671	3.8
Share Certificates	2,063,219,189	2,092,731,104	1.4	2,180,898,506	4.2	2,105,289,792	-3.5	2,067,564,754	-1.8
IRA/KEOGH Accounts	732,595,149	817,934,370	11.6	925,107,264	13.1	978,897,117	5.8	980,402,552	0.2
All Other Shares ¹	15,373,567	17,203,069	11.9	16,665,089	-3.1	19,992,870	20.0	26,095,530	30.5
Non-Member Deposits	6,329,155	3,820,463	-39.6	2,123,748	-44.4	1,586,183	-25.3	1,822,047	14.9
TOTAL SHARES AND DEPOSITS	6,605,598,071	7,154,900,996		7,943,681,350		8,370,960,160		8,645,086,403	
								, , ,	
EQUITY:									
Undivided Earnings	429,506,719	433,448,678	0.9	448,786,110	3.5	475,256,784	5.9	480,820,157	1.2
Regular Reserves	246,502,104	247,527,389		241,975,751		244,488,168		245,116,252	
Appropriation For Non-Conforming Investments	240,002,104	241,021,000	0.4	241,070,701	2.2	244,400,100	1.0	240,110,202	0.0
(SCU Only)		0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	246,206,530	253,753,590		265,265,487		276,196,788		278,616,431	
Equity Acquired in Merger	240,200,530 N/A	255,755,590 N/A		262,045			l		
						129,385		129,385	
Miscellaneous Equity	1,213,887	1,189,668		1,188,480		1,188,480		1,188,480	
Accumulated Unrealized G/L on AFS Securities Accumulated Unrealized Losses for OTTI	1,444,711	4,959,315	243.3	7,045,300	42.1	5,689,836	-19.2	5,158,814	-9.3
(due to other factors) on HTM Debt Securities	N/A	NI/A		0		0	NI/A	0	NI/A
Accumulated Unrealized G/L on Cash Flow Hedges	IN/A	N/A			NI/A	0	N/A		,
<u> </u>	· ·	40,000,050	N/A	-1,180,329		0.774.000	100.0	-772,038	
Other Comprehensive Income	-6,576,689	-13,899,958		-5,516,660		-8,771,062	-59.0	-7,856,585	
Net Income	0	0	N/A	0		0	N/A	3,126,309	
EQUITY TOTAL	918,297,262	926,978,682	0.9	957,826,184	3.3	994,178,379	3.8	1,005,527,205	1.1
	7 500 005 000	0.004.070.070	- 4	0.004.507.504	40.4	0.005.400.500		0.050.040.000	
TOTAL SHARES & EQUITY	7,523,895,333	8,081,879,678	7.4	8,901,507,534	10.1	9,365,138,539	5.2	9,650,613,608	3.0
	7 000 700 701	0.500.000.054		0.510.000.150	44.0	0.757.400.004	0.0	40.000.000.700	
TOTAL LIABILITIES, SHARES, & EQUITY	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,190,064	2.6	10,082,633,792	3.3
									
NCUA INSURED SAVINGS ²									<u> </u>
Uninsured Shares	586,043,079	774,397,509		291,004,333		293,754,517	0.9	301,380,821	2.6
Uninsured Non-Member Deposits	1,010,281	619,392	-38.7	409,233	-33.9	441,682	7.9	966,063	118.7
Total Uninsured Shares & Deposits	587,053,360	775,016,901	32.0	291,413,566	-62.4	294,196,199	1.0	302,346,884	2.8
Insured Shares & Deposits	6,018,544,711	6,379,884,095	6.0	7,652,267,784	19.9	8,076,763,961	5.5	8,342,739,519	3.3
TOTAL NET WORTH	922,215,353	934,729,657		958,901,942		998,683,673		1,010,421,082	
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA	A/KEOGHs, AND NONMEMBE	R SHARES FOR SHORT	FORM FILE	RS					
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to					RWARD SH	HARES INSURED UP TO) \$250.000		
		,, \-	,	,			,		ShEquity
								J. Liai	J.I.Lquit

		Income Stateme	ent						
Return to cover		For Charter :							
06/14/2011		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * State	= 'MO' * Type Include	d: Federa	ally Insured State Cred	lit Union
·	Count o	f CU in Peer Group :	N/A	•		· · · · · · · · · · · · · · · · · · ·			
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	384,705,991	394,815,944		392,209,287	-0.7	377,141,426	-3.8		-4.6
Less Interest Refund	(912,169)	(1,082,604)	18.7	(901,477)	-16.7	(831,834)	-7.7	. , ,	-40.3
Income from Investments	85,153,431	74,168,274	-12.9	57,355,758	-22.7	56,533,531	-1.4		
Income from Trading	1,092,579	-3,382,930		2,023,300	159.8	1,574,917	-22.2		-41.3
TOTAL INTEREST INCOME	470,039,832	464,518,684	-1.2	450,686,868	-3.0	434,418,040	-3.6	103,431,190	-4.8
INTEREST EXPENSE:									
Dividends	156,611,950	132,467,071	-15.4	103,072,062	-22.2	83,343,628	-19.1	17,084,077	-18.0
Interest on Deposits	48,959,120	43,821,293	-10.5	37,218,593	-15.1	28,271,406	-24.0	5,881,050	-16.8
Interest on Borrowed Money	15,070,574	18,848,034	25.1	15,464,393	-18.0	12,881,888	-16.7	2,963,436	-8.0
TOTAL INTEREST EXPENSE	220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	25,928,563	-16.7
PROVISION FOR LOAN & LEASE LOSSES	40,655,506	57,795,884	42.2	79,654,042	37.8	65,578,387	-17.7	12,389,865	-24.4
NET INTEREST INCOME AFTER PLL	208,742,682	211,586,402		215,277,778	1.7	244,342,731	13.5		
NON-INTEREST INCOME:	, ,	, ,		-, , -		,- , -		, , -	
Fee Income	95,973,437	98,991,402	3.1	104,210,787	5.3	108,991,841	4.6	25,354,937	-6.9
Other Operating Income	41,583,241	48,506,572	16.6	62,916,105	29.7	73,769,158	17.3	, ,	-9.1
Gain (Loss) on Investments	-236,385	798,417	437.8	-9,791,527		-440,623	95.5		
Gain (Loss) on Disposition of Assets	1,414,813	18,609	-98.7	-1,839,003		-2,981,399	-62.1	-445,417	40.2
Gain from Bargain Purchase (Merger)	N/A	N/A	-30.1	-1,039,003	-3,302.3	-2,901,399			N/A
Other Non-Oper Income/(Expense)	1,280,089	-5,694,966	-544.9	190,400	103.3	1,551,230	714.7	611,198	57.6
NCUSIF Stabilization Income	1,280,089 N/A	-5,694,966 N/A	-544.9		103.3				57.6 N/A
			4.0	41,778,993	20.5	100 000 207			
TOTAL NON-INTEREST INCOME	140,015,195	142,620,034	1.9	197,465,755	38.5	180,890,207	-8.4	42,560,153	-5.9
NON-INTEREST EXPENSE	450,000,050	101.055.001	5.0	100 700 501	4.0	477.040.005	1	45.047.507	0.4
Total Employee Compensation & Benefits	153,890,353	161,855,691	5.2	168,796,591	4.3	177,346,625	5.1		3.4
Travel, Conference Expense	3,665,296	3,588,566		2,683,893	-25.2	2,830,792	5.5		-8.5
Office Occupancy	22,324,359	25,195,029		26,355,318	4.6	27,631,675			
Office Operation Expense	67,549,019	70,996,515		70,595,374	-0.6	72,686,099		' '	
Educational and Promotion	16,109,592	17,033,589		15,629,509	-8.2	15,552,850	-0.5		
Loan Servicing Expense	22,608,515	20,979,936		22,511,996	7.3	24,870,721	10.5		
Professional, Outside Service	23,032,169	22,539,896	-2.1	22,703,224	0.7	23,199,973	2.2	5,901,394	1.7
Member Insurance ¹	1,622,142	3,531,872	117.7	1,671,178	-52.7	N/A		N/A	
Member Insurance - NCUSIF Premium ²	N/A	N/A		N/A		11,416,710		2,265,560	-20.6
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	N/A	N/A		41,593,631		9,422,470	-77.3	2,119,427	-10.0
Member Insurance - Other	N/A	N/A		N/A		1,267,280		531,817	67.9
Operating Fees	1,389,098	1,388,172	-0.1	1,665,757	20.0	1,450,154	-12.9		56.9
Misc Operating Expense	12,762,582	15,650,563		14,293,824	-8.7	16,887,079			
TOTAL NON-INTEREST EXPENSE	324,953,125	342,759,829			13.3	384,562,428			0.0
NET INCOME (LOSS) EXCLUDING STABILIZATION	32 1,000,120	0 :=,: 00,0=0	0.0	000,000,200		00 .,002, .20		33, 3, 33 .	0.0
EXPENSE AND NCUSIF PREMIUMS */4	N/A	N/A		65,836,869		61,509,690	-6.6	15,879,848	3.3
NET INCOME (LOSS)	23,804,752	11,446,607		24,243,238	111.8	40,670,510			13.1
RESERVE TRANSFERS:	20,007,102	11,440,001	01.3	27,270,200		70,010,010	57.0	11,757,001	.0.1
Transfer to Regular Reserve	25,683,831	34,369,280	33.8	42,078,794	22.4	35,818,822	-14.9	6,875,525	-23.2
* All Income/Expense amounts are year-to-date while the related % char		- 1,500,200	20.0	,0.0,.01		,,		5,0.0,020	
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¹ From September 2009 to December 2010, this account includes NCUSIF P	remium Expense.	l	1	I			1		
² For December 2010 forward, this account includes only NCUSIF Premium	•								6. IncExp

		Delinquent Loan Info	rmation						
Return to cover		For Charter :							
06/14/2011		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	II * State	= 'MO' * Type Included	: Federall	y Insured State Credit	Union
	Count	of CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Ch
DELINQUENCY SUMMARY - ALL LOAN TYPES	Dec-2007	Dec-2006	∕₀ City	Dec-2009	∕₀ City	Dec-2010	∕₀ Cilg	IVIAI -20 1 1	/8 CII(
1 to < 2 Months Delinquent	91,932,045	109,541,518	19.2	129,489,288	18.2	121,885,855	-5.9	100,685,454	-17.4
2 to < 6 Months Delinquent	38,121,327	52,113,518		· · ·		, ,		46,157,272	
6 to 12 Months Delinquent	7,934,540			, ,			-8.2	14,940,887	
12 Months & Over Delinquent	2,517,499	2,290,127	-9.0	3,976,475	73.6	4,932,305	24.0	5,003,701	1.4
Total Del Loans - All Types (2 or more Mo)	48,573,366	64,137,694	32.0	85,167,349	32.8	79,397,219	-6.8	66,101,860	-16.
LOAN DELINQUENCY - BY LOAN TYPE									
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	6,262,645	, ,	+	· · ·	-4.3		-14.8	4,871,738	-
2 to < 6 Months Delinquent	4,423,580		+	· · ·	16.1	, ,	-28.6	3,978,183	-
6 to 12 Months Delinquent	428,240	,		· · · · · · · · · · · · · · · · · · ·			-1.4	549,963	
12 Months & Over Delinquent Total Del Credit Card Lns (2 or more Mo)	36,017	42,830			-7.0	· ·		30,480	
Credit Cards DQ > 2 Mo / Total Credit Card Loans	4,887,837 1.40	6,557,906 1.86					-26.0 -25.9	4,558,626 1.31	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	1.40	1.00	32.1	2.00	10.0	1.00	-25.9	1.01	-14.4
1 to < 2 Months Delinquent	18,841,138	22,941,616	21.8	34,580,246	50.7	34,014,175	-1.6	31,580,139	7.2
2 to < 6 Months Delinquent	2,857,714	6,588,898	+	, ,		, ,	18.5	11,279,356	-
6 to 12 Months Delinquent	478,526			· · ·	266.8	, ,	13.4	6,129,298	
12 Months & Over Delinquent	0			· · ·				2,599,997	-
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs				,				•	
(2 or more Mo)	3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3	20,008,651	-22.2
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)									
Delinquent > 2 Mo / Total 1st Mtg Fixed and									
Hybrid/Balloons > 5 yrs	0.30	0.63	106.1	1.60	155.0	1.87	17.3	1.41	-24.
1st Mortgage Adjustable Rate Loans and Hybrid/Ballons < 5 Years									
1 to < 2 Months Delinquent	1,265,884	8,723,397	589.1	9,936,551	13.9	8,605,605	-13.4	8,712,784	1.3
2 to < 6 Months Delinquent	181,316			, ,	-0.1		1	3,705,780	
6 to 12 Months Delinquent	101,310	535,112			186.4		39.8	962,117	
12 Months & Over Delinquent	0	000,112	N/A		N/A		64.0	480,460	-
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	181,316	5,000,614		,	28.3		26.8	5,148,357	-
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons		2,222,21	_,	2,,		2, 22 1, 212		2,112,001	
(< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable									
Rate Loans and Hybrids/Balloons < 5 yrs	0.03	0.84	2,423.0	1.14	35.5	1.28	12.4	0.80	-37.
Other Real Estate Fixed Rate/Hybrid/Balloon									
1 to < 2 Months Delinquent	3,406,482	4,103,810	1		21.2		5.7	4,225,687	
2 to < 6 Months Delinquent	1,177,035	3,088,528					12.4	2,370,216	
6 to 12 Months Delinquent	341,130			, , , , , , , , , , , , , , , , , , ,	25.7		21.9	1,210,446	
12 Months & Over Delinquent Total Del. Other RF Fixed/librid/Relicen Lee (2 or more Ma)	16,644	170,145	1	,	351.3		-30.1	389,004	-
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo) %Other Real Estate Fixed/Hybrid/Balloon Loans	1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6	3,969,666	-12.8
Delinquent > 2 Mo / Total Other RE									
Fixed/Hybrid/Balloon Loans	0.44	0.91	105.5	1.04	13.6	1.36	31.0	1.19	-12.
Other Real Estate Adjustable Rate	0.11	0.01	100.0	1101	10.0	1.00	01.0	1110	, .2.
1 to < 2 Months Delinquent	2,478,516	3,258,342	31.5	4,125,150	26.6	3,643,485	-11.7	3,597,409	-1.3
2 to < 6 Months Delinquent	1,166,988	1,520,501			51.4		2.5	1,836,082	
6 to 12 Months Delinquent	400,372	203,517	-49.2	679,087	233.7	644,307	-5.1	681,633	5.8
12 Months & Over Delinquent	158,877	104,791	-34.0	369,653	252.8	215,496	-41.7	173,650	-19.4
Total Del Other RE Adj Rate Lns (2 or more Mo)	1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0	2,691,365	-16.4
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo									
/ Total Other RE Adjustable Rate Loans									
Leases Receivable	0.33	0.37	13.4	0.64	73.2	0.59	-8.8	0.50	-14.
			NI/A	^	NI/A		N1/A		N1/
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	0	_					N/A N/A	0	
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	0						N/A N/A	0	
12 Months & Over Delinquent	0						N/A N/A	0	-
Total Del Leases Receivable (2 or more Mo)	0						N/A	0	
%Leases Receivable Delinquent > 2 Mo	0		14//3	0	14//3		14//1	0	1 1//
/ Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans									
1 to < 2 Months Delinquent	59,677,380	62,795,811	5.2	68,492,136	9.1	64,074,326	-6.5	47,697,697	-25.0
	28,314,694	30,536,930	1					22,987,655	
2 to < 6 Months Delinquent		6,758,558	7.5	8,538,127	26.3	6,017,696	-29.5	5,407,430	-10.
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	6,286,272	0,730,330							· -
·	6,286,272 2,305,961	1,557,862		1,358,180	-12.8	1,250,327	-7.9	1,330,110	6.4
6 to 12 Months Delinquent 12 Months & Over Delinquent Total Del All Other Lns (2 or more Mo)		1,557,862	-32.4					1,330,110 29,725,195	
6 to 12 Months Delinquent 12 Months & Over Delinquent	2,305,961	1,557,862 38,853,350	-32.4 5.3	42,530,581	9.5	32,160,839	-24.4		-7.0

,025,259 ,797,152 ,228,107	CU in Peer Group : Dec-2008 55,752,840 7,844,242 47,908,598 0.82 112,046,292 1.90 12,143,335 1,481,205 10,662,130 3,05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	125 N/A Region: N/A % Chg 26.6 0.6 32.2 27.6 32.1 26.3 43.7 8.0 50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9 156.3 51.4	72,869,959 7,633,683 65,236,276 1.08 150,403,625 2.49 18,087,409 1,189,971 16,897,438 4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	30.7 -2.7 36.2 31.4 34.2 30.8 48.9 -19.7 58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1 105.5	e = 'MO' * Type Inclusion Dec-2010 71,278,389 8,334,798 62,943,591 1.04 142,340,810 2.35 17,016,104 1,465,940 15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676 4,337,049		16,250,922 2,275,866 13,975,056 0.93 80,076,916 2.03 3,833,808 373,537 3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773 31,902	% Ch 2 -8. 6 9. 6 -11. 8 -10. 6 -43. 7 -811. 7 -810. 813.
,025,259 ,797,152 ,228,107	Asset Range :	N/A Region: N/A % Chg 26.6 0.6 32.2 27.6 32.1 26.3 43.7 8.0 50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9 156.3 51.4	72,869,959 7,633,683 65,236,276 1.08 150,403,625 2.49 18,087,409 1,189,971 16,897,438 4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	30.7 -2.7 36.2 31.4 34.2 30.8 48.9 -19.7 58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1	71,278,389 8,334,798 62,943,591 1.04 142,340,810 2.35 17,016,104 1,465,940 15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	-2.2 9.2 -3.5 -4.2 -5.4 -5.3 -5.9 23.2 -8.0 -9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	Mar-2011 16,250,922 2,275,866 13,975,056 0.93 80,076,916 2.03 3,833,808 373,537 3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	% Ch 2 -8. 6 9. 6 -11. 8 -10. 6 -43. 7 -11. 7 -8. 2 -10. 813.
,025,259 ,797,152 ,228,107	Criteria: CU in Peer Group: Dec-2008 55,752,840 7,844,242 47,908,598 0.82 112,046,292 1.90 12,143,335 1,481,205 10,662,130 3.05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	Region: N/A % Chg 26.6 0.6 32.2 27.6 32.1 26.3 43.7 8.0 50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9 156.3 51.4	72,869,959 7,633,683 65,236,276 1.08 150,403,625 2.49 18,087,409 1,189,971 16,897,438 4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	30.7 -2.7 36.2 31.4 34.2 30.8 48.9 -19.7 58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1	71,278,389 8,334,798 62,943,591 1.04 142,340,810 2.35 17,016,104 1,465,940 15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	-2.2 9.2 -3.5 -4.2 -5.4 -5.3 -5.9 23.2 -8.0 -9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	Mar-2011 16,250,922 2,275,866 13,975,056 0.93 80,076,916 2.03 3,833,808 373,537 3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	% Ch 2 -8. 6 9. 6 -11. 8 -10. 6 -43. 7 -11. 7 -8. 2 -10. 813.
,025,259 ,797,152 ,228,107	CU in Peer Group : Dec-2008 55,752,840 7,844,242 47,908,598 0.82 112,046,292 1.90 12,143,335 1,481,205 10,662,130 3,05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	8 Chg 26.6 0.6 32.2 27.6 32.1 26.3 43.7 8.0 50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9 156.3 51.4	72,869,959 7,633,683 65,236,276 1.08 150,403,625 2.49 18,087,409 1,189,971 16,897,438 4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	30.7 -2.7 36.2 31.4 34.2 30.8 48.9 -19.7 58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1	71,278,389 8,334,798 62,943,591 1.04 142,340,810 2.35 17,016,104 1,465,940 15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	-2.2 9.2 -3.5 -4.2 -5.4 -5.3 -5.9 23.2 -8.0 -9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	Mar-2011 16,250,922 2,275,866 13,975,056 0.93 80,076,916 2.03 3,833,808 373,537 3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	% Ch 2 -8. 6 9. 6 -11. 8 -10. 6 -43. 7 -11. 7 -8. 2 -10. 813.
,025,259 ,797,152 ,228,107 ,0.65 ,801,473 ,1.50 ,451,552 ,372,049 ,079,503 ,2.12 ,806,672 ,753,026 ,053,646 ,0.95 ,825,538 ,505,399 ,320,139 ,0.02 ,941,497 ,166,678 ,774,819 ,0.21 ,767,035	55,752,840 7,844,242 47,908,598 0.82 112,046,292 1.90 12,143,335 1,481,205 10,662,130 3.05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	26.6 0.6 32.2 27.6 32.1 26.3 43.7 8.0 50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9 156.3 51.4	72,869,959 7,633,683 65,236,276 1.08 150,403,625 2.49 18,087,409 1,189,971 16,897,438 4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	30.7 -2.7 36.2 31.4 34.2 30.8 48.9 -19.7 58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1	71,278,389 8,334,798 62,943,591 1.04 142,340,810 2.35 17,016,104 1,465,940 15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	-2.2 9.2 -3.5 -4.2 -5.4 -5.3 -5.9 23.2 -8.0 -9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	16,250,922 2,275,866 13,975,056 0.93 80,076,916 2.03 3,833,808 373,537 3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	2 -8. 6 9. 6 -11. 6 -43. 8 -13. 8 -9. 7 1. -11. 7 -8. 9 -10. 8. -13.
,025,259 ,797,152 ,228,107 ,0.65 ,801,473 ,1.50 ,451,552 ,372,049 ,079,503 ,2.12 ,806,672 ,753,026 ,053,646 ,0.95 ,825,538 ,505,399 ,320,139 ,0.02 ,941,497 ,166,678 ,774,819 ,0.21 ,767,035	55,752,840 7,844,242 47,908,598 0.82 112,046,292 1.90 12,143,335 1,481,205 10,662,130 3.05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	26.6 0.6 32.2 27.6 32.1 26.3 43.7 8.0 50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9 156.3 51.4	72,869,959 7,633,683 65,236,276 1.08 150,403,625 2.49 18,087,409 1,189,971 16,897,438 4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	30.7 -2.7 36.2 31.4 34.2 30.8 48.9 -19.7 58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1	71,278,389 8,334,798 62,943,591 1.04 142,340,810 2.35 17,016,104 1,465,940 15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	-2.2 9.2 -3.5 -4.2 -5.4 -5.3 -5.9 23.2 -8.0 -9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	16,250,922 2,275,866 13,975,056 0.93 80,076,916 2.03 3,833,808 373,537 3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	2 -8. 6 9. 6 -11. 6 -43. 8 -13. 8 -9. 7 1. -11. 7 -8. 9 -10. 8. -13.
797,152 ,228,107 0.65 ,801,473 1.50 ,451,552 ,372,049 ,079,503 2.12 ,806,672 ,753,026 ,053,646 0.95 825,538 505,399 320,139 0.02 ,941,497 166,678 ,774,819 0.21 ,767,035	7,844,242 47,908,598 0.82 112,046,292 1.90 12,143,335 1,481,205 10,662,130 3.05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	0.6 32.2 27.6 32.1 26.3 43.7 8.0 50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9 156.3 51.4	7,633,683 65,236,276 1.08 150,403,625 2.49 18,087,409 1,189,971 16,897,438 4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	-2.7 36.2 31.4 34.2 30.8 48.9 -19.7 58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1	8,334,798 62,943,591 1.04 142,340,810 2.35 17,016,104 1,465,940 15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	9.2 -3.5 -4.2 -5.4 -5.3 -5.9 23.2 -8.0 -9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	2,275,866 13,975,056 0.93 80,076,916 2.03 3,833,808 373,537 3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	9. 9. 11. 3 -10. 6 -43. 3 -13. 3 -9. 7 111. 7 -8. 2 -10. 813.
797,152 ,228,107 0.65 ,801,473 1.50 ,451,552 ,372,049 ,079,503 2.12 ,806,672 ,753,026 ,053,646 0.95 825,538 505,399 320,139 0.02 ,941,497 166,678 ,774,819 0.21 ,767,035	7,844,242 47,908,598 0.82 112,046,292 1.90 12,143,335 1,481,205 10,662,130 3.05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	0.6 32.2 27.6 32.1 26.3 43.7 8.0 50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9 156.3 51.4	7,633,683 65,236,276 1.08 150,403,625 2.49 18,087,409 1,189,971 16,897,438 4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	-2.7 36.2 31.4 34.2 30.8 48.9 -19.7 58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1	8,334,798 62,943,591 1.04 142,340,810 2.35 17,016,104 1,465,940 15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	9.2 -3.5 -4.2 -5.4 -5.3 -5.9 23.2 -8.0 -9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	2,275,866 13,975,056 0.93 80,076,916 2.03 3,833,808 373,537 3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	9. 9. 11. 3 -10. 6 -43. 3 -13. 3 -9. 7 111. 7 -8. 2 -10. 813.
228,107 0.65 ,801,473 1.50 ,451,552 ,372,049 ,079,503 2.12 ,806,672 ,753,026 ,053,646 0.95 825,538 505,399 320,139 0.02 ,941,497 166,678 ,774,819 0.21 ,767,035	47,908,598 0.82 112,046,292 1.90 12,143,335 1,481,205 10,662,130 3.05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	32.2 27.6 32.1 26.3 43.7 8.0 50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9	65,236,276 1.08 150,403,625 2.49 18,087,409 1,189,971 16,897,438 4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	36.2 31.4 34.2 30.8 48.9 -19.7 58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1	62,943,591 1.04 142,340,810 2.35 17,016,104 1,465,940 15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	-3.5 -4.2 -5.4 -5.3 -5.9 23.2 -8.0 -9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	13,975,056 0.93 80,076,916 2.03 3,833,808 373,537 3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	3 -11. 3 -10. 5 -43. 3 -13. 3 -9. 7 1. -11. 7 -8. 2 -10. 8.
0.65 .801,473 1.50 .451,552 .372,049 .079,503 2.12 .806,672 .753,026 .053,646 0.95 825,538 505,399 320,139 0.02 .941,497 166,678 .774,819 0.21 .767,035	0.82 112,046,292 1.90 12,143,335 1,481,205 10,662,130 3.05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	27.6 32.1 26.3 43.7 8.0 50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9	1.08 150,403,625 2.49 18,087,409 1,189,971 16,897,438 4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	31.4 34.2 30.8 48.9 -19.7 58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1	1.04 142,340,810 2.35 17,016,104 1,465,940 15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	-4.2 -5.4 -5.3 -5.9 23.2 -8.0 -9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	0.93 80,076,916 2.03 3,833,808 373,537 3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	3 -10. 6 -43. 8 -13. 8 -9. 7 1. -11. 7 -8. 9 -10. 8.
,801,473 1.50 ,451,552 ,372,049 ,079,503 2.12 ,806,672 ,753,026 ,053,646 0.95 ,825,538 ,505,399 ,320,139 ,0.02 ,941,497 ,166,678 ,774,819 ,0.21 ,767,035	112,046,292 1.90 12,143,335 1,481,205 10,662,130 3.05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	32.1 26.3 43.7 8.0 50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9	150,403,625 2.49 18,087,409 1,189,971 16,897,438 4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	34.2 30.8 48.9 -19.7 58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1	142,340,810 2.35 17,016,104 1,465,940 15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	-5.4 -5.3 -5.9 23.2 -8.0 -9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	80,076,916 2.03 3,833,808 373,537 3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	3 -9. 1 -11. 1 -12. 2 -10. 8. -13.
1.50 ,451,552 ,372,049 ,079,503 2.12 ,806,672 ,753,026 ,053,646 0.95 ,825,538 505,399 320,139 0.02 ,941,497 166,678 ,774,819 0.21 ,767,035	1.90 12,143,335 1,481,205 10,662,130 3.05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	26.3 43.7 8.0 50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9 156.3 51.4	2.49 18,087,409 1,189,971 16,897,438 4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	30.8 48.9 -19.7 58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1	2.35 17,016,104 1,465,940 15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	-5.3 -5.9 23.2 -8.0 -9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	2.03 3,833,808 373,537 3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	3 -13. 3 -9. 7 1. -11. 7 -8. 2 -10. 8. -13.
,372,049 ,079,503 2.12 ,806,672 ,753,026 ,053,646 0.95 ,825,538 ,505,399 ,320,139 0.02 ,941,497 ,166,678 ,774,819 0.21 ,767,035	1,481,205 10,662,130 3.05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	8.0 50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9 156.3 51.4	1,189,971 16,897,438 4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	-19.7 58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1	1,465,940 15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	23.2 -8.0 -9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	373,537 3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	1111110101313.
,372,049 ,079,503 2.12 ,806,672 ,753,026 ,053,646 0.95 ,825,538 ,505,399 ,320,139 0.02 ,941,497 ,166,678 ,774,819 0.21 ,767,035	1,481,205 10,662,130 3.05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	8.0 50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9 156.3 51.4	1,189,971 16,897,438 4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	-19.7 58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1	1,465,940 15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	23.2 -8.0 -9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	373,537 3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	1 -11. -11. -8. 2 -10. 8. -13.
079,503 2.12 .806,672 .753,026 .053,646 0.95 .825,538 .505,399 .320,139 .0.02 .941,497 .166,678 .774,819 .0.21 .767,035	10,662,130 3.05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	50.6 43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9	16,897,438 4,70 45,235,931 6,137,271 39,098,660 1,37 1,888,105 34,082 1,854,023	58.5 54.2 13.8 -0.6 16.4 14.4 107.2 292.1	15,550,164 4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	-8.0 -9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	3,460,271 3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	-11. -8. -10. 8. -13.
2.12 ,806,672 ,753,026 ,053,646 0.95 ,825,538 ,505,399 ,320,139 0.02 ,941,497 ,166,678 ,774,819 0.21 ,767,035	3.05 39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	43.7 21.2 7.4 24.1 25.1 10.4 -98.3 181.9 156.3 51.4	4.70 45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	54.2 13.8 -0.6 16.4 14.4 107.2 292.1	4.24 42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	-9.9 -6.8 4.0 -8.5 -7.9 132.9 75.1	3.87 9,471,082 1,730,251 7,740,831 1.12 1,141,773	-8. 2 -10. 8. -13.
,753,026 ,053,646 ,0.95 ,825,538 ,505,399 ,320,139 ,0.02 ,941,497 ,166,678 ,774,819 ,0.21 ,767,035	39,758,244 6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	21.2 7.4 24.1 25.1 10.4 -98.3 181.9 156.3 51.4	45,235,931 6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	13.8 -0.6 16.4 14.4 107.2 292.1	42,153,485 6,381,915 35,771,570 1.26 4,396,725 59,676	-6.8 4.0 -8.5 -7.9 132.9 75.1	9,471,082 1,730,251 7,740,831 1.12 1,141,773	2 -10. 8. -13.
753,026 ,053,646 0.95 825,538 505,399 320,139 0.02 ,941,497 166,678 ,774,819 0.21 ,767,035	6,177,350 33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	7.4 24.1 25.1 10.4 -98.3 181.9 156.3 51.4	6,137,271 39,098,660 1.37 1,888,105 34,082 1,854,023	-0.6 16.4 14.4 107.2 292.1	6,381,915 35,771,570 1.26 4,396,725 59,676	4.0 -8.5 -7.9 132.9 75.1	1,730,251 7,740,831 1.12 1,141,773	8. -13.
053,646 0.95 825,538 505,399 320,139 0.02 941,497 166,678 774,819 0.21 767,035	33,580,894 1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	24.1 25.1 10.4 -98.3 181.9 156.3 51.4	39,098,660 1.37 1,888,105 34,082 1,854,023	16.4 14.4 107.2 292.1	35,771,570 1.26 4,396,725 59,676	-8.5 -7.9 132.9 75.1	7,740,831 1.12 1,141,773	-13.
0.95 825,538 505,399 320,139 0.02 941,497 166,678 774,819 0.21 767,035	1.19 911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	25.1 10.4 -98.3 181.9 156.3 51.4	1.37 1,888,105 34,082 1,854,023	14.4 107.2 292.1	1.26 4,396,725 59,676	-7.9 132.9 75.1	1.12 1,141,773	
825,538 505,399 320,139 0.02 941,497 166,678 774,819 0.21 767,035	911,111 8,693 902,418 0.05 2,940,150 176,994 2,763,156	10.4 -98.3 181.9 156.3 51.4	1,888,105 34,082 1,854,023	107.2 292.1	4,396,725 59,676	132.9 75.1	1,141,773	
0.02 941,497 166,678 ,774,819 0.21 ,767,035	8,693 902,418 0.05 2,940,150 176,994 2,763,156	-98.3 181.9 156.3 51.4	34,082 1,854,023	292.1	59,676	75.1		
0.02 941,497 166,678 774,819 0.21 767,035	902,418 0.05 2,940,150 176,994 2,763,156	181.9 156.3 51.4	1,854,023				<u></u>	
0.02 ,941,497 166,678 ,774,819 0.21 ,767,035	0.05 2,940,150 176,994 2,763,156	156.3 51.4		100.0	1,007,010		1,109,871	+
,941,497 166,678 ,774,819 0.21 ,767,035	2,940,150 176,994 2,763,156	51.4	0.10				1,100,011	
166,678 ,774,819 0.21 ,767,035	176,994 2,763,156	51.4	0.10	92.4	0.22	125.4	0.22	-2.
,774,819 0.21 ,767,035	2,763,156			160.5	7,712,075	0.7	1,804,259	+
,774,819 0.21 ,767,035	2,763,156	6.2		53.9	427,267	56.9	140,176	31.
,767,035			7,386,155	167.3	7,284,808	-1.4	1,664,083	
	0.31	47.3		158.6	0.80	0.8	0.76	5 -5.
	3,851,261	39.2	9,546,619	147.9	12,108,800	26.8	2,946,032	-2.
672,077	185,687	-72.4	306,441	65.0	486,943	58.9	172,078	41.
,094,958	3,665,574	75.0	9,240,178	152.1	11,621,857	25.8	2,773,954	-4.
0.09	0.14	61.3	0.33	138.7	0.41	23.5	0.38	-6.
N/A	0		68,856	N/A	543,936	690.0	85,821	-36.
N/A	0		0	N/A	0	N/A	0) N/
N/A	0		68,856	N/A	543,936	690.0	85,821	-36.
N/A	N/A		0.27		0.99	262.7	0.51	
0	0			N/A	0	N/A	0	
0	0	-		N/A	0	N/A	0	
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19.45	21.92	12.7	22.33	1.9	25.72	15.2	26.42	2 2.
N1/A	B * * * *		21/2		A1/4		4.040.555	
IN/A	N/A		N/A		N/A		42	+
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IN/A	0.07		4.02	500.5	9.93	115.0	10.35	4.
				8. L	oan Losses & Bankru	ptcy Inform	ation, and Loan Mod	lification
	0 0.00 1,680 1,039 1 2,720 827,303 827,303 N/A	0.00 1,680 2,434 1,039 1,738 1 2,720 4,173 ,827,303 44,898,511 ,563,400 12,218,723 19.45 21.92 N/A N/A N/A N/A N/A N/A N/A N/A N	0.00 0.00 N/A 1,680 2,434 44.9 1,039 1,738 67.3 1 1 0.0 2,720 4,173 53.4 ,827,303 44,898,511 55.7 ,563,400 12,218,723 42.7 19.45 21.92 12.7 N/A N/A N/A N/A N/A 423,570 N/A 0 N/A N/A N/A N/A	0.00 0.00 N/A 0.00 1,680 2,434 44.9 3,738 1,039 1,738 67.3 1,987 1 1 0.0 1 2,720 4,173 53.4 5,726 ,827,303 44,898,511 55.7 66,200,303 ,563,400 12,218,723 42.7 16,268,860 19.45 21.92 12.7 22.33 N/A N/A N/A N/A N/A N/A N/A N/A N/A 40,564,003 N/A N/A 40,564,003 3,707,298 N/A 6,267,720 44,271,301 N/A N/A N/A N/A N/A N/A	0.00 0.00 N/A 0.00 N/A 1,680 2,434 44.9 3,738 53.6 1,039 1,738 67.3 1,987 14.3 1 1 0.0 1 0.0 2,720 4,173 53.4 5,726 37.2 ,827,303 44,898,511 55.7 66,200,303 47.4 ,563,400 12,218,723 42.7 16,268,860 33.1 19.45 21.92 12.7 22.33 1.9 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A 40,564,003 594.1 N/A 40,564,003 594.1 N/A 40,564,003 594.1 N/A 40,564,003 594.1 N/A 40,70,298 775.3 N/A 6,267,720 44,271,301 606.3 N/A N/A N/A <t< td=""><td>0.00 0.00 N/A 0.00 N/A 0.00 1,680 2,434 44.9 3,738 53.6 4,110 1,039 1,738 67.3 1,987 14.3 2,502 1 1 0.0 1 0.0 3 2,720 4,173 53.4 5,726 37.2 6,615 ,827,303 44,898,511 55.7 66,200,303 47.4 71,493,701 ,563,400 12,218,723 42.7 16,268,860 33.1 18,329,342 19.45 21.92 12.7 22.33 1.9 25.72 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A 1,143,30 1,143,30 1,143,30 1,143,10 1,143,30 1,143,30 1,143,30 1,144,30 1,144,30 1,144,30 1,144,30 1,144,30 1,144,30 1,144,30</td><td>0.00 0.00 N/A 0.00 N/A 0.00 N/A 1,680 2,434 44.9 3,738 53.6 4,110 10.0 1,039 1,738 67.3 1,987 14.3 2,502 25.9 1 1 0.0 1 0.0 3 200.0 2,720 4,173 53.4 5,726 37.2 6,615 15.5 ,827,303 44,898,511 55.7 66,200,303 47.4 71,493,701 8.0 ,563,400 12,218,723 42.7 16,268,860 33.1 18,329,342 12.7 19.45 21.92 12.7 22.33 1.9 25.72 15.2 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A 40,564,003 594.1 57,463,013 41.7 N/A 40,564,003 594.1 57,463,013 41.7 N/A 423,570</td><td>0.00 N/A 0.00 N/A 0.00 N/A 0.00 1,680 2,434 44.9 3,738 53.6 4,110 10.0 802 1,039 1,738 67.3 1,987 14.3 2,502 25.9 555 1 1 0.0 1 0.0 3 200.0 10 2,720 4,173 53.4 5,726 37.2 6,615 15.5 1,367 ,827,303 44,898,511 55.7 66,200,303 47.4 71,493,701 8.0 17,073,211 ,563,400 12,218,723 42.7 16,268,860 33.1 18,329,342 12.7 4,292,693 19.45 21.92 12.7 22.33 1.9 25.72 15.2 26.42 N/A N/A N/A N/A N/A A,640,552 N/A N/A N/A N/A 1,74 4,640,552 N/A N/A N/A N/A 1,74 59,637,518 <</td></t<>	0.00 0.00 N/A 0.00 N/A 0.00 1,680 2,434 44.9 3,738 53.6 4,110 1,039 1,738 67.3 1,987 14.3 2,502 1 1 0.0 1 0.0 3 2,720 4,173 53.4 5,726 37.2 6,615 ,827,303 44,898,511 55.7 66,200,303 47.4 71,493,701 ,563,400 12,218,723 42.7 16,268,860 33.1 18,329,342 19.45 21.92 12.7 22.33 1.9 25.72 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A 1,143,30 1,143,30 1,143,30 1,143,10 1,143,30 1,143,30 1,143,30 1,144,30 1,144,30 1,144,30 1,144,30 1,144,30 1,144,30 1,144,30	0.00 0.00 N/A 0.00 N/A 0.00 N/A 1,680 2,434 44.9 3,738 53.6 4,110 10.0 1,039 1,738 67.3 1,987 14.3 2,502 25.9 1 1 0.0 1 0.0 3 200.0 2,720 4,173 53.4 5,726 37.2 6,615 15.5 ,827,303 44,898,511 55.7 66,200,303 47.4 71,493,701 8.0 ,563,400 12,218,723 42.7 16,268,860 33.1 18,329,342 12.7 19.45 21.92 12.7 22.33 1.9 25.72 15.2 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A 40,564,003 594.1 57,463,013 41.7 N/A 40,564,003 594.1 57,463,013 41.7 N/A 423,570	0.00 N/A 0.00 N/A 0.00 N/A 0.00 1,680 2,434 44.9 3,738 53.6 4,110 10.0 802 1,039 1,738 67.3 1,987 14.3 2,502 25.9 555 1 1 0.0 1 0.0 3 200.0 10 2,720 4,173 53.4 5,726 37.2 6,615 15.5 1,367 ,827,303 44,898,511 55.7 66,200,303 47.4 71,493,701 8.0 17,073,211 ,563,400 12,218,723 42.7 16,268,860 33.1 18,329,342 12.7 4,292,693 19.45 21.92 12.7 22.33 1.9 25.72 15.2 26.42 N/A N/A N/A N/A N/A A,640,552 N/A N/A N/A N/A 1,74 4,640,552 N/A N/A N/A N/A 1,74 59,637,518 <

	Indir	ect and Participation		g					
Return to cover		For Charter :							
06/14/2011		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group: A	NII * Stato -	- 'MO' * Type Include	d: Fodorall	/ Insured State Cree	lit Unior
reel Gloup. IN/A	Count of (CU in Peer Group :		Nation Peer Group. 7	All State =	= IVIO Type include	u. Federally	/ Insured State Cred	it Onion
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	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	639,876,146	700,476,136	9.5	668,444,014	-4.6	550,583,452	-17.6	531,311,623	-3.5
Indirect Loans - Outsourced Lending Relationship	396,860,957	387,062,040	-2.5	505,613,075	30.6	490,060,966	-3.1	475,079,796	
Total Outstanding Indirect Loans	1,036,737,103	1,087,538,176	4.9	1,174,057,089	8.0	1,040,644,418	-11.4	1,006,391,419	
%Indirect Loans Outstanding / Total Loans	18.32	18.24	-0.4	19.32	5.9	17.22	-10.9	16.73	-2.8
DELINQUENCY - INDIRECT LENDING	20.070.505	22 525 222	40.7	04.044.074	22.2	22.272.522	0.0	22.222.422	
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	23,373,585	26,565,230	13.7	34,044,274	28.2	33,378,562	-2.0	23,932,166	
6 to 12 Months Delinquent	11,000,985 1,740,217	12,046,363 2,304,136	9.5 32.4	13,110,601 3,160,767	8.8 37.2	9,925,852 2,746,955	-24.3 -13.1	7,897,605 2,407,126	-20.4 -12.4
12 Months & Over Delinquent	516,328	375,037	-27.4	289,925	-22.7	209,611	-27.7	239,468	14.2
Total Del Indirect Lns (2 or more Mo)	13,257,530	14,725,536	11.1	16,561,293	12.5	12,882,418	-22.2	10,544,199	-18.2
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35	5.9	1.41	4.2	1.24	-12.2	1.05	
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	13,049,602	15,391,658	17.9	14,105,564	-8.4	15,373,313	9.0	2,824,775	-26.5
* Indirect Loans Recovered	2,051,315	1,878,214	-8.4	1,706,776	-9.1	1,681,363	-1.5	304,250	-27.6
* NET INDIRECT LOAN C/Os	10,998,287	13,513,444	22.9	12,398,788	-8.2	13,691,950	10.4	2,520,525	-26.4
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	21.3	1.10	-13.8	1.24	12.8	0.99	-20.3
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased									
+ CU Portion of Part. Lns Interests Retained): Consumer	N1/A	N1/A		40,000,474		40.050.000	7.0	0.005.004	F4.
Non-Federally Guaranteed Student Loans	N/A N/A	N/A N/A		12,936,471 N/A		13,952,620 N/A	7.9	6,295,334 9,001,896	
Real Estate	N/A	N/A		22,411,030		18,459,571	-17.6	19,006,755	
Member Business Loans (excluding C&D)	N/A	N/A		6,858,706		14,569,410	112.4	15,279,215	
Non-Member Business Loans (excluding C&D)	N/A	N/A		5,510,129		20,762,048	276.8	26,924,694	29.7
Commercial Construction & Development	N/A	N/A		0		83,412	N/A	83,412	0.0
Loan Pools	N/A	N/A		65,749,360		79,767,019	21.3	80,314,088	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	54,923,233	71,100,039	29.5	113,465,696	59.6	147,594,080	30.1	156,905,394	6.3
%Participation Loans Outstanding / Total Loans	0.97	1.19	22.9	1.87	56.6	2.44	30.8	2.61	6.8
* Participation Loans Purchased YTD	17,406,056	38,506,117	121.2	65,605,605	70.4	70,051,630	6.8	18,408,993	5.1
%Participation Loans Purchased YTD									l
/ Total Loans Granted YTD PARTICIPATION LOANS SOLD:	0.78	1.64	110.4	2.28	38.5	2.54	11.4	3.24	27.5
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	N/A	N/A		17,204,692		24,956,487	45.1	25,762,011	3.2
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		7,657,368		13,297,782	73.7	13,940,714	
* Participation Loans Sold YTD	4,416,558	4,513,450	2.2	8,013,833	77.6	9,934,445	24.0	150,940	
** %Participation Loans Sold YTD / Total Assets	0.06	0.05	-4.5	0.08	59.1	0.10	20.9	0.01	-94.1
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	210,700	1,391,225	560.3	0	-100.0	26,391,918	N/A	0	-100.0
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		N/A		148,588	
%Loans Purchased From Financial Institutions & Other	0.04	0.00	500.0	0.00	400.0	0.00	N1/A	0.00	07.6
*Loans, Excluding RE, Sold in Full YTD	0.01	0.06	528.0 N/A	0.00		0.96	N/A N/A	0.03	-97.3 N/A
DELINQUENCY - PARTICIPATION LENDING	U	U	IN/A	0	IN/A	U	IN/A	0	IN/A
1 to < 2 Months Delinquent	1,022,532	895,332	-12.4	1,221,925	36.5	1,061,942	-13.1	509,299	-52.0
2 to < 6 Months Delinquent	1,058,798	571,529	-46.0	493,180	-13.7	679,726	37.8	845,915	
6 to 12 Months Delinquent	575,106	225,495	-60.8	103,761	-54.0	30,431	-70.7	79,502	
12 Months & Over Delinquent	925,036	398,826	-56.9	19,038	-95.2	9,988	-47.5	6,330	
Total Del Participation Lns (2 or more Mo)	2,558,940	1,195,850	-53.3	615,979	-48.5	720,145	16.9	931,747	29.4
%Participation Loans Delinquent > 2 Mo									
/ Total Participation Loans	4.66	1.68	-63.9	0.54	-67.7	0.49	-10.1	0.59	21.7
* Participation Loans Charged Off	0.070.001	4.007.005	00.0	4 405 055	2 1	4 700 000	40.7	400.000	-
* Participation Loans Charged Off * Participation Loans Recovered	2,272,931	1,367,639	-39.8	1,495,678	9.4	1,790,382	19.7	428,369	
* NET PARTICIPATION LOAN C/Os	267,446 2,005,485	426,811 940,828	59.6 -53.1	273,348 1,222,330	-36.0 29.9	290,360 1,500,022	6.2 22.7	55,680 372,689	
***%Net Charge Offs - Participation Loans	2,000,400	₹40,0∠0	-55.1	1,222,330	23.3	1,000,022	22.1	312,009	-0.6
/ Avg Participation Loans	3.13	1.49	-52.3	1.32	-11.3	1.15	-13.2	0.98	-14.8
*Amounts are year-to-date while the related %change ratios are annualized.	3.1.0					0		3.30	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (o	r no annualizing)								
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							9.	IndirectAndParticip	ationLns

	<u> </u>							I	1
Detices to sever		Real Estate Loan Info							
Return to cover		For Charter :							
06/14/2011		Count of CU:							
CU Name: N/A		Asset Range :		Nation * Book Oncome	All + Otata	IMOL * Towns In alread			-1:4
Peer Group: N/A	Count			Nation * Peer Group: /	All ^ State :	= 'MO' ^ I ype includ	ea: Feaei	ally insured State Cre	edit
	Count	of CU in Peer Group :	N/A						
	Dec 2007	Dan 2000	0/ Ch ==	Dec-2009	0/ Char	Dag 2010	0/ Cha	Mar 2011	0/ Cha
REAL ESTATE LOANS OUTSTANDING:	Dec-2007	Dec-2008	% Chg	Dec-2009	% Cng	Dec-2010	% Cng	Mar-2011	% Chg
First Mortgages Fixed Rate > 15 years	700 646 046	076 770 022	20.2	045 252 026	1.1	900 F22 4F2	-2.7	040 264 206	2.2
•	728,616,246	876,778,932		915,352,026	4.4 2.8	890,532,453	_	, ,	
Fixed Rate 15 years or less Other Fixed Rate	325,056,367	344,451,911		354,062,465	381.3	428,073,256		, ,	
Total Fixed Rate First Mortgages	1,223,128 1,054,895,741	1,793,861 1,223,024,704		8,633,472 1,278,047,963	4.5	15,720,652 1,334,326,361		16,367,184 1,379,067,120	
Balloon/Hybrid > 5 years							_		
Balloon/Hybrid 5 years or less	42,286,364 357,126,092	48,192,417 476,232,842		37,772,245	-21.6 -8.2	38,194,964	-	, ,	1
	, ,	524,425,259		437,306,584 475,078,829	-8.2 -9.4	492,494,748 530,689,712			
Total Balloon/Hybrid First Mortgages	399,412,456	, ,		, ,					
Adjustable Rate First Mtgs 1 year or less	51,714,964	60,696,640		47,390,609	-21.9	60,928,246	_		
Adjustable Rate First Mtgs >1 year	134,585,192	57,094,125		77,690,386	36.1	81,041,310	-		-
Total Adjustable First Mortgages	186,300,156	117,790,765		125,080,995	6.2	141,969,556			
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans	1,640,608,353	1,865,240,728	13.7	1,878,207,787	0.7	2,006,985,629	6.9	2,058,663,538	2.6
	200 007 005	200 020 045	20.5	270.042.700	2.4	200 040 405	10.1	200,000,054	2.5
Closed End Fixed Rate Closed End Adjustable Rate	309,007,095	390,939,815 9,137,683		379,013,798 9,889,243	-3.1 8.2	306,648,425		, ,	
•	2,909,100			· · ·		10,654,249	_		
Open End Adjustable Rate (HELOC) Open End Fixed Rate	475,379,557	482,009,024		509,653,731	5.7	536,202,539			
TOTAL OTHER REAL ESTATE OUTSTANDING	84,049,663	39,726,661		32,984,778	-17.0	28,660,980		33,450,104	
	871,345,415	921,813,183		931,541,550	1.1	882,166,193	_		
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,511,953,768	2,787,053,911	11.0	2,809,749,337	8.0	2,889,151,822	2.8	2,927,467,546	1.3
RE LOAN SUMMARY (FIX, ADJ):	4 007 400 405	4 074 047 404	45.0	4 045 000 000	2.5	4 070 504 005	4.0	4 440 404 407	0.0
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs) Other RE Fixed Rate	1,097,182,105	1,271,217,121		1,315,820,208	3.5	1,372,521,325			
	393,056,758	430,666,476		411,998,576		335,309,405			
Total Fixed Rate RE Outstanding	1,490,238,863	1,701,883,597		1,727,818,784		1,707,830,730			
%(Total Fixed Rate RE/Total Assets) %(Total Fixed Rate RE/Total Loans)	18.71	19.96		18.16	-9.0	17.50	-		-
%(Total Fixed Rate RE/Total Loans)	26.33	28.54	8.4	28.43	-0.4	28.26	-0.6	29.10	3.0
First Martaga Adi Data (ingludes Llybride/Dellegne & Fyrs)	543,426,248	594,023,607	0.0	562,387,579	F 2	634,464,304	40.0	640,482,111	0.0
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs) Other RE Adj Rate							-		-
Total Adj Rate RE Outstanding	478,288,657	491,146,707		519,542,974	5.8 -0.3	546,856,788			
Total Auj Rate RE Outstanding	1,021,714,905	1,085,170,314	0.2	1,081,930,553	-0.3	1,181,321,092	9.2	1,176,855,361	-0.4
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	28,226,639	38,270,520	35.6	33,638,635	-12.1	29,151,415	-13.3	29,589,106	1.5
%(Interest Only & Payment Option First Mtg / Total Assets)	0.35	0.45		0.35	-21.2	0.30			
%(Interest Only & Payment Option First Mtg / Net Worth)	3.06	4.09		3.51	-14.3	2.92			
Outstanding Interest Only & Payment Option Other RE	3.00	4.03	33.0	3.31	-14.5	2.32	-10.0	2.93	0.0
/ LOCs Loans	N/A	N/A		16,115,812		15,511,523	-3.7	15,237,061	-1.8
Outstanding Residential Construction (Excluding Business	1471	. 47.		, ,		. 0,0,0=0	0		
Purpose Loans)	15,922,844	16,650,145	4.6	7,986,638	-52.0	2,837,821	-64.5	2,248,809	-20.8
Allowance for Loan Losses on all RE Loans	2,702,507	6,571,141		9,085,368	38.3	14,571,509	60.4		1
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	263,910,463	330,942,555	25.4	719,039,640	117.3	616,301,437	-14.3	95,662,981	-37.9
* Fixed Rate 15 years or less	68,516,941	116,047,901		327,038,385		383,503,700			1
* Other Fixed Rate	705,746			6,568,486		7,059,019			
* Total Fixed Rate First Mortgages	333,133,150	447,897,047		1,052,646,511	135.0	1,006,864,156			
* Balloon/Hybrid > 5 years	12,143,436	10,472,115	-13.8	11,631,771	11.1	6,760,724		2,136,197	26.4
* Balloon/Hybrid 5 years or less	116,811,617	136,384,143		103,945,738	-23.8	89,974,088	-13.4		
* Total Balloon/Hybrid First Mortgages	128,955,053	146,856,258		115,577,509	-21.3	96,734,812	-16.3		
* Adjustable Rate First Mtgs 1 year or less	11,029,008	21,994,066		10,186,921	-53.7	22,100,740	_		
* Adjustable Rate First Mtgs >1 year	18,543,849	18,615,995		8,723,898	-53.1	24,216,094			
* Total Adjustable First Mortgages	29,572,857	40,610,061		18,910,819	-53.4	46,316,834	_		
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	491,661,060	635,363,366		1,187,134,839		1,149,915,802			
* Amounts are year-to-date while the related %change ratios are annualize		. ,							
Amounts are year-to-date while the related /schange ratios are annualize									
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		Real Estate Loan Info	rmation 2						
Return to cover		For Charter :							
06/14/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ation * Peer Group:	All * State =	'MO' * Type Include	ed: Federa	lly Insured State Cre	dit
	Count	of CU in Peer Group :	N/A						
	Dec-2007	Dec 2000	0/ Cha	Dec 2000	0/ Cha	Doc 2010	0/ Cha	Mar 2011	0/ Cha
* OTHER REAL ESTATE (Granted)	Dec-2007	Dec-2008	% Cng	Dec-2009	% Chg	Dec-2010	% Cng	Mar-2011	% Chg
* Closed End Fixed Rate	117,895,507	132,550,595	12.4	86,869,905	-34.5	50,219,204	-42.2	9,716,611	-22.6
* Closed End Adjustable Rate	1,236,782	1,111,608	†	2,050,853	84.5	1,909,946		391,951	
* Open End Adjustable Rate (HELOC)	123,952,740	116,876,918	<u> </u>	130,551,404	11.7	134,066,286	2.7	23,477,144	
* Open End Fixed Rate and Other	49,920,413	13,524,904		4,985,901	-63.1	3,644,285	-26.9	623,329	
* TOTAL OTHER REAL ESTATE GRANTED	293,005,442	264,064,025	-9.9	224,458,063	-15.0	189,839,721	-15.4	34,209,035	-27.9
* TOTAL RE (FIRST AND OTHER) GRANTED	784,666,502	899,427,391	14.6	1,411,592,902	56.9	1,339,755,523	-5.1	233,518,508	-30.3
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	23.05	25.82	12.0	40.14	55.5	38.67	-3.7	31.19	-19.3
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	139,909,296	151,784,993		775,263,968		750,482,209	-3.2	87,997,915	
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	28.46			65.31	173.4	65.26		44.15	
AMT of Mortgage Servicing Rights	2,751,657	2,430,031		6,706,113	176.0	9,335,682		9,766,106	
Outstanding RE Loans Sold But Serviced	568,081,331	612,050,055		1,147,815,524	87.5	1,554,919,924	35.5	1,573,366,357	
% (Mortgage Servicing Rights / Net Worth) MISC. RE LOAN INFORMATION	0.30	0.26	-12.9	0.70	169.0	0.93	33.7	0.97	3.4
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,035,560,975	1,135,384,238	9.6	1,082,481,655	-4.7	1,105,721,686	2.1	1,110,767,319	0.5
R.E. Lns also Mem. Bus. Lns	62,546,638	96,679,730		153,542,678		210,265,558	36.9	224,442,987	
REVERSE MORTGAGES	02,010,000	00,010,100	0 1.0	100,012,010	00.0	210,200,000	00.0	221,112,007	0.7
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		0		0	N/A	0	N/A
Proprietary Reverse Mortgage Products	N/A	N/A	+	0		0	N/A	0	
Total Reverse Mortgages	N/A	N/A		0		0	N/A	0	N/A
RE LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	N/A	5,844,150		40,564,003	594.1	57,463,013	41.7	59,637,518	3.8
Modified Other RE Loans	N/A	423,570		3,707,298	775.3	8,344,917	125.1	8,358,833	0.2
Total Modified First and Other RE Loans	N/A	6,267,720		44,271,301	606.3	65,807,930	48.6	67,996,351	3.3
Modified RE Loans Also Reported as Business Loans	N/A	0		2,655,818	N/A	4,179,197	57.4	7,855,536	88.0
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	3,336,240	7,965,996		21,022,510		25,719,371	22.3	20,008,651	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	181,316	, , ,		6,414,721	28.3	8,134,440	26.8	5,148,357	
Other R.E. Fixed Rate	1,534,809	3,931,019		4,270,551	8.6	4,553,909	6.6	3,969,666	
Other R.E. Adj. Rate	1,726,237	1,828,809		3,350,050		3,217,607	-4.0	2,691,365	
TOTAL DEL R.E. > 2 MOS DELINQUENT 1 TO < 2 MOS	6,778,602	18,726,438	176.3	35,057,832	87.2	41,625,327	18.7	31,818,039	-23.6
First Mortgage	20,107,022	31,665,013	57.5	44,516,797	40.6	42,619,780	-4.3	40,292,923	-5.5
Other	5,884,998	7,362,152		9,097,274	23.6	8,900,334	-2.2	7,823,096	
Total Del R.E. 1 to < 2 Mos	25,992,020	39,027,165		53,614,071	37.4	51,520,114	-3.9	48,116,019	
Total Del R.E. Loans > 1 Mos	32,770,622	57,753,603		88,671,903	53.5	93,145,441	5.0	79,934,058	
RE LOAN DELINQUENCY RATIOS	02,170,022	01,100,000	7 0.2	00,071,000	00.0	00,110,111	0.0	7 0,00 1,000	
% R.E. Loans dq > 1 Mos	1.30	2.07	58.8	3.16	52.3	3.22	2.2	2.73	-15.3
% R.E. Loans dq > 2 Mos	0.27	0.67		1.25	85.7	1.44	15.5	1.09	
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS									
Modified First Mortgage RE Loans > 2 Mo Del	N/A	1,061,655		6,763,878	537.1	7,754,866	14.7	7,104,931	-8.4
Modified Other RE Loans > 2 Mo Del	N/A	0		597,714	N/A	1,269,427	112.4	500,201	-60.6
Total Modified First and Other RE Loans > 2 Mo Del	N/A	1,061,655		7,361,592	593.4	9,024,293	22.6	7,605,132	-15.7
% Total Modified 1st and Other RE > 2 Mo Del	A.1/A	10.01		10.00	4.0	40.71	47.5	44.40	40.1
/ Total Modified 1st and Other RE	N/A	16.94		16.63	-1.8	13.71	-17.5	11.18	-18.4
Modified RE Loans Also Reported as Business Loans > 2 Mo Del	N/A	0		1,317,485	N/A	460,969	-65.0	724,390	57.1
% Modified RE Lns also Reported as	IN/A	0		1,517,400	IV/A	+00,303	-00.0	724,030	37.1
Business Loans > 2 Mo Del									
/ Total Modified RE Lns also Reported as Business Loans	N/A	0.00		49.61	N/A	11.03	-77.8	9.22	-16.4
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	825,538	911,111	10.4	1,888,105	107.2	4,396,725	132.9	1,141,773	3.9
* Total 1st Mortgage Lns Recovered	505,399	•	 	34,082	292.1	59,676	+	31,902	
* NET 1st MORTGAGE LN C/Os	320,139	902,418	181.9	1,854,023	105.5	4,337,049	133.9	1,109,871	2.4
** Net Charge Offs - 1st Mortgage Loans		• ==	450.5	<u>.</u>	00.4		405 :		
/ Avg 1st Mortgage Loans	0.02	0.05		0.10	92.4	0.22	125.4	0.22	
* Total Other RE Lns Charged Off	1,941,497	2,940,150		7,658,514	160.5	7,712,075	0.7	1,804,259	
* Total Other RE Lns Recovered * NET OTHER RE LN C/Os	166,678 1,774,819	176,994 2,763,156	 	272,359 7,386,155	53.9 167.3	427,267 7,284,808	56.9 -1.4	140,176 1,664,083	1
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.21	0.31		0.80		0.80	0.8	0.76	
* Amounts are year-to-date and the related % change ratios are annualize		0.31	71.3	0.00	100.0	0.80	0.0	0.76	-5.4
** Annualization factor: March = 4; June = 2; September =4/3; December									
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			 						ELoans 2

	Iviembe	r Business Loa		on					
<u>Return to cover</u> 06/14/2011		For Charter :							
CU Name: N/A		Count of CU: Asset Range:							-
Peer Group: N/A				ation * Peer Gro	up: All * Sta	ate = 'MO' * Tvp	e Included	d: Federally Insur	red Stat
	Count of CU	in Peer Group :						,	
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Ch
BUSINESS LOANS Member Business Loans (NMBLB) 1	66,557,172	114,486,821	72.0	164,321,957	43.5	221,342,530	34.7	242,033,109	9.
Purchased Business Loans (NMBLB)	00,337,172	114,400,021	72.0	104,321,937	43.5	221,342,330	34.7	242,033,109	9.
Nonmembers (NMBLB) ¹	14,024,848	14,348,837	2.3	20,108,453	40.1	37,251,220	85.3	45,307,449	21.
Total Business Loans (NMBLB) 1	80,582,020	128,835,658		184,430,410	43.2	258,593,750	40.2	287,340,558	-
Unfunded Commitments ¹	7,196,221	3,909,216		6,567,329	68.0	9,675,211	47.3	10,664,919	
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	73,385,799	124,926,442	70.2	177,863,081	42.4	248,918,539	39.9	276,675,639	11.
%(Total Business Loans (NMBLB) Less Unfunded	10,000,199	124,320,442	70.2	177,000,001	72.7	240,910,009	33.3	210,013,039	11
Commitments/ Total Assets) 1 NUMBER OF BUSINESS LOANS OUTSTANDING:	0.92	1.47	59.0	1.87	27.6	2.55	36.4	2.74	7.
Number of Outstanding of Business Loans to Members	850	1,071	26.0	1,264	18.0	1,406	11.2	1,461	3.
Number of Outstanding Purchased Business Loans or	000	1,071	20.0	1,204	10.0	1,400	11.2	1,401	<u> </u>
Participation Interests to Nonmembers	50	61	22.0	107	75.4	159	48.6	176	10.
Total Number of Business Loans Outstanding	900	1,132	25.8	1,371	21.1	1,565	14.2	1,637	4.
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	N/A N/A		N/A N/A		N/A		6,105,237	
Farmland Non-Farm Residential Property	N/A N/A	N/A N/A		N/A N/A		N/A N/A		747,954 92,267,526	
Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	N/A N/A		N/A N/A		N/A N/A		74,700,514	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		69,803,264	
Total Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		243,624,495	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	,,, .			1,77				210,021,100	
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		344,191	-
Commercial and Industrial Loans	N/A	N/A		N/A		N/A		41,854,542	
Unsecured Business Loans	N/A	N/A		N/A		N/A		310,117	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		1,207,213	
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		43,716,063	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		N/A		N/A		9	
Number - Farmland	N/A	N/A		N/A		N/A		5	
Number - Non-Farm Residential Property Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	N/A N/A		N/A N/A		N/A N/A		700 169	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		220	
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		1,103	
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		15	
Number - Commercial and Industrial Loans	N/A	N/A		N/A		N/A		261	
Number - Unsecured Business Loans	N/A	N/A		N/A		N/A		7	
Number - Unsecured Revolving Lines of									
Credit (Business Purpose)	N/A	N/A		N/A		N/A		251	
Total Number of Non-Real Estate Secured Business Loans AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:	N/A	N/A		N/A		N/A		534	
* MBL (NMBLB) Granted YTD ¹	48,389,576	60,825,980	25.7	78,272,830	28.7	91,953,792	17.5	20,520,123	-10.
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	3,318,902	2,700,795		5,574,493	106.4	20,032,451	259.4	7,286,108	
DELINQUENCY - MEMBER BUSINESS LOANS	0,010,002	2,700,700	10.0	0,07 1,100	100.1	20,002,101	200.1	7,200,100	10.
1 to < 2 Months Delinquent	1,088,831	2,053,040	88.6	3,100,458	51.0	2,792,393	-9.9	1,951,918	-30.
2 to < 6 Months Delinquent	137,207	514,614	275.1	2,237,798	334.8	4,737,541	111.7	4,989,520	5.
6 to 12 Months Delinquent	0	249,075		1,064,542	327.4	528,457	-50.4	436,147	
12 Months & Over Delinquent	0	0	N/A	117,563	N/A	148,735	26.5	87,359	
Total Del Loans - All Types (2 or more Mo)	137,207	763,689	456.6	3,419,903	347.8	5,414,733	58.3	5,513,026	1.
MBL DELINQUENCY RATIOS 9/ MRI > 1 Month Delinquent (All delinquency > 20 days)	1.67	2.25	35.0	3.67	62.6	3.30	-10.1	2.70	-18.
% MBL > 1 Month Delinquent (All delinquency > 30 days) % MBL > 2 Months Delinquent (Reportable delinquency)	0.19		227.0		214.5		13.1	1.99	
MBL CHARGE-OFFS AND RECOVERIES:	0.19	0.61	221.0	1.92	214.5	2.18	13.1	1.99	-8.
*Total MBL Charge Offs	7,519	432.373	5,650.4	1,476,780	241.6	2,566,581	73.8	448,593	-30.
*Total MBL Recoveries	0	0		10,338	N/A	11,499	11.2	0	
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	62,546,638	96,679,730		153,542,678	58.8	210,265,558	36.9	224,442,987	6.
Construction & Development Loans meeting 723.3(a)	4,564,040	3,640,995		3302648	-9.3	5,810,062	75.9	N/A	
Number of Construction & Development Loans - 723(a)	30	33		4	-87.9	12	200.0	N/A	
Unsecured Business Loans meeting 723.7(c)-(d)	1,494,599	532,062		957,609	80.0	758,884	-20.8	N/A	
Number of Unsecured Business Loans - 723.7(c)-(d)	313	243		233	-4.1	224	-3.9	N/A	
Agricultural Related (NMBLB) 1	0	236,997	N/A	215,819	-8.9	120,508	-44.2	1,092,145	
Number of Outstanding Agricultural Related Loans * Business Loans and Participations Sold	3,236,300	2 025 113		6 303 321	20.0 215.7	3 236 775		1 276 380	
·		2,025,113 2,839,923		6,393,321 5,709,286	101.0	3,236,775 6,005,377	-49.4 5.2	1,276,380 6,288,442	
SBA Loans Outstanding	/ [.x / Uil/								
SBA Loans Outstanding Number of SBA Loans Outstanding	2,132,907	2,039,923		3,703,280	112.5	41	20.6	45	

	Investr	nents, Cash, & Cash	n Equiva	lents					
Return to cover		For Charter :							
06/14/2011		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	II * State	= 'MO' * Type Include	d: Federal	ly Insured State Cred	lit Unior
	Count of	CU in Peer Group :				7,		,	
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS	Dec-2007	Dec-2008		Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chọ
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	38,983,786	13,693,151	-64.9	39,757,392	190.3	12,599,193	-68.3	11,417,142	-9.4
Held to Maturity 1-3 yrs	36,494,672	17,882,797	-51.0	34,572,481	93.3	26,348,741	-23.8	27,993,434	6.2
Held to Maturity 3-5 yrs	26,520,783	15,719,328	-40.7	131,324,782	735.4	82,030,696	-37.5	56,009,651	-31.7
Held to Maturity 5-10 yrs	3,259,902	6,477,623	98.7		73.7	8,546,551	-24.0	11,166,540	30.7
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	249,549	2,025,802	711.8		21.0	4,290,914	75.0	4,221,690	-1.6
TOTAL HELD TO MATURITY	105,508,692	55,798,701	-47.1		293.1	133,816,095	-39.0	110,808,457	-17.2
Available for Sale < 1 yr	109,592,136	111,908,859	2.1	115,176,671	2.9	230,699,021	100.3	173,004,744	-25.0
Available for Sale 1-3 yrs	122,905,098	182,492,272	48.5		67.2	522,719,166	71.3	696,068,936	
Available for Sale 3-5 yrs	208,755,715	310,902,373	48.9	, ,	52.6	604,555,262	27.4	702,779,282	
Available for Sale 5-10 yrs	38,131,537	64,172,822	68.3		8.7	132,948,424	90.6	146,157,585	
Available for Sale 3-10 yrs	N/A	N/A	00.0	N/A	0.7	N/A	30.0	N/A	3.0
Available for Sale > 10 yrs	14,312,333	12,986,478	-9.3		-13.5	20,606,763	83.5	27,279,941	32.4
TOTAL AVAILABLE FOR SALE	493,696,819	682,462,804	38.2		43.0	1,511,528,636	54.9	1,745,290,488	15.
Trading < 1 year	0	0	N/A		N/A	0	N/A	0	-
Trading 1-3 years	0	0	N/A		N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A		N/A	0	N/A	0	N/A
Trading 5-10 years	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,515,864	1.4
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	. 0	N/A	0	N/A	0	N/A
TOTAL TRADING	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,515,864	1.4
Other Investments < 1 yr	954,094,409	947,072,738	-0.7	1,228,954,217	29.8	1,044,484,832	-15.0	1,154,968,631	10.6
Other Investments 1-3 yrs	202,228,727	289,160,700	43.0	393,987,884	36.3	391,072,120	-0.7	403,108,299	3.
Other Investments 3-5 yrs	59,554,431	78,733,609	32.2	52,397,216	-33.5	51,812,862	-1.1	57,284,529	10.6
Other Investments 5-10 yrs	2,040,000	2,384,568	16.9	23,301,198	877.2	25,906,574	11.2	25,220,845	-2.6
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	65,502	195,002	197.7	542,646	178.3	907,175	67.2	597,200	-34.2
TOTAL Other Investments	1,217,983,069	1,317,546,617	8.2	1,699,183,161	29.0	1,514,183,563	-10.9	1,641,179,504	8.4
MATURITIES:									
Total Investments < 1 yr	1,102,670,331	1,072,674,748	-2.7	1,383,888,280	29.0	1,287,783,046	-6.9	1,339,390,517	4.0
Total Investments 1-3 yrs	361,628,497	489,535,769	35.4	733,760,653	49.9	940,140,027	28.1	1,127,170,669	19.9
Total Investments 3-5 yrs	294,830,929	405,355,310	37.5	658,190,218	62.4	738,398,820	12.2	816,073,462	10.
Total Investments 5-10 yrs	61,365,939	87,441,710	42.5	120,428,352	37.7	184,674,550	53.3	200,060,834	8.3
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	14,627,384	15,207,282	4.0	14,225,608	-6.5	25,804,852	81.4	32,098,831	24.4
Total	1,835,123,080	2,070,214,819	12.8		40.6	3,176,801,295	9.1	3,514,794,313	
									1

		Other Investment In	ormation						
Return to cover		For Charter :							
06/14/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Sta	te = 'MO' * Type Incl	ıded: Fed	lerally Insured State	Credit
	Count	f CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A			N/A		12,591,274		21,996,616	74.7
Total FDIC-Issued Guaranteed Notes	N/A			N/A		N/A		0	
All Other US Government Obiligations	N/A	N/A		N/A		N/A		83,368,703	
TOTAL U.S. GOVERNMENT OBLIGATIONS	6,219,175	9,908,860	59.3	36,312,842	266.5	106,187,969	192.4	105,365,319	-0.8
Agency/GSE Debt Instruments (not backed by mortgages)	N/A			667,624,758		834,823,689	25.0	1,000,286,110	19.8
Agency/GSE Mortgage-Backed Securities	N/A	265,958,806		413,225,224	55.4	648,695,247	57.0	697,311,289	7.5
TOTAL FEDERAL AGENCY SECURITIES	546,518,665	698,325,514	27.8	1,080,849,982	54.8	1,483,518,936	37.3	1,697,597,399	14.4
Securities Issued by States and Political Subdivision in the U.S.	N/A			N/A		N/A		0	
Privately Issued Mortgage-Related Securities	N/A		l	10,014,077	-22.5	2,533,702	-74.7	3,713,793	46.6
Privately Issued Securities (FCUs only)	N/A			N/A		0		0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	· · · · · · · · · · · · · · · · · · ·		2,985,165	247.4	6,668,006	123.4	4,971,859	-25.4
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	13,776,589		12,999,242	-5.6	9,201,708	-29.2	8,685,652	-5.6
Mutual Funds	N/A			25,328,658		26,811,251	5.9	26,890,107	0.3
Common Trusts	N/A	N/A		5,763,533		1,085,839	-81.2	2,043,157	88.2
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,061,951	28,497,720	-8.3	31,092,191	9.1	27,897,090	-10.3	28,933,264	3.7
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		N/A		0	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	52,521,346	90,396,056	72.1	119,281,548	32.0	253,181,308	112.3	334,126,842	32.0
Commercial Mortgage Backed Securities	11,694,006	14,567,361	24.6	23,807,700	63.4	33,983,221	42.7	38,877,994	14.4
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs						_			
Without Embedded Options or Complex Coupon Formulas	0	0		0		0	-	0	N/A
Securities per 703.12(b)	0			0		0		0	
Deposits/Shares per 703.10(a) Market Value of Investments Purchased Under	0	0	N/A	0	N/A	0	N/A	0	N/A
Investment Pilot Program (703.19)	0		N/A	_	N/A	0	N/A	0	N/A
Fair Value of Total Investments	1,836,942,090	2,070,639,099		2,881,314,361	39.2	3,178,605,176		3,515,816,276	10.6
Investment Repurchase Agreements			l		-75.3		0.3	136,692	0.1
Borrowing Repurchase Agreements Placed in Investments	494,472	550,998	11.4	136,265	-/5.3	136,621	0.3	130,092	0.1
for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	375,894,940			433,986,036		309,919,137	-28.6	333,976,680	7.8
Cash on Deposit in Other Financial Institutions	49,193,129			204,170,412		241,749,733	18.4	342,939,728	41.9
CUSO INFORMATION	45,155,125	102,022,000	100.4	204,170,412	04.0	241,140,100	10.4	042,300,720	41.5
Value of Investments in CUSO	14,636,865	15,138,267	3.4	17,452,633	15.3	17,452,093	0.0	17,668,872	1.2
CUSO loans	887,939			306,659		6,877,001		5,985,471	-13.0
Aggregate cash outlays in CUSO	4,721,346			7,141,660	85.6	7,733,919		7,844,026	1.4
WHOLLY OWNED CUSO INFORMATION	.,. 2 1,0 10	5,5 ,500	10.0	.,,	30.0	. ,, ,	5.5	. ,5 : 1,020	
Total Assets of Wholly Owned CUSOs	N/A	N/A		13,202,095		14,860,564	12.6	12,960,521	-12.8
Total Capital of Wholly Owned CUSOs	N/A	N/A		9,904,543		9,852,313	-0.5	9,742,684	-1.1
Net Income/Loss of Wholly Owned CUSOs	N/A			2,312,319		-142,798		-154,358	-8.1
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		262,245	
Total Delinquency of Wholly Owned CUSOs	N/A			0		0	N/A	15,663	N/A
						<u>-</u>		,	
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share			1 311					-	
Certificates Purchased	38,475,291	93,279,835	142.4	145,927,182	56.4	191,218,162	31.0	195,021,996	2.0
CREDIT UNION INVESTMENT PROGRAMS	-	-		-		-		-	
Mortgage Processing	18	21	16.7	16	-23.8	16	0.0	16	0.0
Approved Mortgage Seller	8			8		9		9	
Borrowing Repurchase Agreements	3	3	0.0	2	-33.3	2	0.0	2	
Brokered Deposits (all deposits acquired through 3rd party)	2	2		1	-50.0	1	0.0	1	0.0
Investment Pilot Program	1	1	0.0	0	-100.0	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	0	0		0		0		0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	1	N/A	2	100.0	2	0.0
Brokered Certificates of Deposit (investments)	9		122.2	18		21	16.7	22	
# Means the number is too large to display in the cell									
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	Supplemental Share	nformation, Off B	alance Shee	t. & Borrowings					
Return to cover	Cappionional Chare	For Charter :		a, a borrownigo					
06/14/2011		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				tion * Peer Group:	All * Sta	te = 'MO' * Type Incl	ıded: Fe	derally Insured State	Credit
	Count of C	CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors	04 700 747	45 004 704	20.0	20,000,222	31.5	7 000 000	00.0	7,691,317	, ,
Accounts Held by Nonmember Government Depositors	21,736,747 257,464	15,901,704 213,814		20,909,323 521,258	143.8	7,683,088 647,541	-63.3 24.2	1,182,382	+
Employee Benefit Member Shares	8,850,751	12,218,141		12,585,566	3.0	13,809,274	9.7	14,086,364	+
Employee Benefit Nonmember Shares	0,000,707	53		0	-100.0	0	N/A	0	
529 Plan Member Deposits	289,781	334,542		0	-100.0	0	N/A	0	
Non-dollar Denominated Deposits	0	0		0	N/A	0	N/A	0	
Health Savings Accounts	431,846	1,900,383	340.1	3,344,169	76.0	5,344,456	59.8	8,083,134	51.2
Dollar Amount of Share Certificates >= \$100,000	393,681,797	403,333,999		476,210,480	18.1	441,991,144	-7.2	433,644,791	+
Dollar Amount of IRA/Keogh >= \$100,000	171,262,339	221,661,308	29.4	282,953,227	27.7	303,433,295	7.2	308,998,793	1.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	135,714	N/A	0	-100.0	0	N/A
Dollar Amount of Noninterest Bearing Transactional	0	0	IN/A	135,714	IN/A	U	-100.0	0) IN/F
Accounts with balances > \$250,000	N/A	N/A		N/A		15,093,102		14,086,297	-6.7
SAVING MATURITIES						-,-,-,-,-		, = = =,===	
< 1 year	5,830,848,971	6,197,990,399	6.3	7,044,640,696	13.7	7,368,262,426	4.6	7,608,920,508	
1 to 3 years	488,999,555	676,709,775	38.4	613,278,393	-9.4	646,741,993	5.5	667,194,779	3.2
> 3 years	285,749,545	280,200,822		285,762,261	2.0	355,955,741	24.6	,	_
Total Shares & Deposits	6,605,598,071	7,154,900,996	8.3	7,943,681,350	11.0	8,370,960,160	5.4	8,645,086,403	3.3
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	9	10		10	0.0	10	0.0		
Dollar Amount of Shares/Deposits Covered by Additional Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS	58,818,154	29,302,795	-50.2	33,831,417	15.5	41,739,204	23.4	39,624,158	-5.1
Commercial Real Estate /1	3,406,070	3,196,216	-6.2	918,057	-71.3	2,420,786	163.7	3,001,454	24.0
Construction & Land Development (MBL)	N/A	N/A		0		991,939	N/A	1,502,656	51.5
Outstanding Letters of Credit	191,448	15,365,197	7,925.8	20,245,721	31.8	8,693,179	-57.1	54,150	-99.4
Other Unfunded MBL Commitments	3,790,151	713,000		5,649,272	692.3	6,262,486	10.9	6,106,659	
Total Unfunded Commitments for Business Loans	7,387,669	19,274,413	160.9	26,813,050	39.1	18,368,390	-31.5	10,664,919	-41.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family	416,048,131	431,829,507	3.8	419,487,575	-2.9	422,930,851	0.8	429,845,558	3 1.6
Credit Card Line	824,335,112	817,905,365		788,043,198	-3.7	779,667,644	-1.1	779,963,947	
Unsecured Share Draft Lines of Credit	113,218,260	117,185,694		127,344,947	8.7	130,352,437	2.4	116,812,860	
Overdraft Protection Programs	138,197,802	158,167,143		191,893,464	21.3	196,658,539	2.5	213,916,907	
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		2,941,689		635,443	-78.4	536,925	
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		0		0	N/A	0	N/A
Proprietary Reverse Mortgage Products	N/A	N/A		0		0	N/A	0	
Other Unused Commitments	10,921,564	39,830,384		13,330,531	-66.5	, ,	198.1	42,566,852	_
Total Unfunded Commitments for Non-Business Loans	1,502,720,869	1,564,918,093		1,543,041,404	-1.4	1,569,982,840	1.7	1,583,643,049	
Total Unused Commitments	1,510,108,538	1,584,192,506		1,569,854,454	-0.9	1,588,351,230	1.2		
%(Unused Commitments / Cash & ST Investments)	127.21	135.53		106.43	-21.5	114.75	7.8		
Unfunded Commitments Commited by Credit Union Unfunded Commitments Through Third Party	N/A N/A	N/A N/A		N/A N/A		N/A N/A		1,594,146,475.00 161,493	
Loans Transferred with Recourse ¹	262,801,132	N/A 219,419,390		164,973,233	-24.8	115,433,908	-30.0	161,493 109,576,762	
Pending Bond Claims	460,620	1,235,713		988,192	-24.8	170,181	-82.8	112,202	
Other Contingent Liabilities	460,620	45,236		571,338		597,917	4.7	744,041	_
CREDIT AND BORROWING ARRANGEMENTS:		10,200	. 4// \	07 1,000	.,	551,511	7.7	7 77,071	2-7
Num FHLB Members	15	16	6.7	18	12.5	21	16.7	21	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,330,678,192	1,471,747,899	10.6	1,623,048,984	10.3	1,552,786,660	-4.3	1,373,315,825	-11.6
Total Committed Credit Lines	0	18,382,000		45,506,132	147.6		-60.2	46,503,001	_
Total Credit Lines at Corporate Credit Unions	N/A	N/A		502,943,302		326,122,380	-35.2	232,424,502	
Draws Against Lines of Credit	42,593,915	4,837,886	-88.6	30,652,516	533.6	19,261,035	-37.2	19,203,138	-0.3
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		7,150,999		3,039,178	-57.5	203,138	-93.3
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		141,467,000		12,000,000	-91.5	5,000,000	
MISCELLANEOUS BORROWING INFORMATION:	1 1 1/1	14/7		111,401,000		12,000,000	51.5	3,000,000	
Assets Pledged to Secure Borrowings	N/A	N/A		666,440,336		623,965,585	-6.4	639,117,883	3 2.4
Amount of Borrowings Subject to Early Repayment at	-			, -,		,,		, ,====	
Lenders Option	105,763,000	103,000,000	-2.6	92,943,000	-9.8	101,157,000	8.8	101,000,000	-0.2
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¹ Included MBL construction and land development prior to 03/31/09.									

	Miscellan	eous Information, Pr	oarame	Sarvicas					
Return to cover	Wilscellar	For Charter :		Services					
06/14/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Fede	rally Insured State C	redit
•	Count	of CU in Peer Group :						<u> </u>	
		•							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Cho
MEMBERSHIP:									
Num Current Members	1,180,491	1,206,588			2.3	1,230,680	-0.3	1,220,734	-0.8
Num Potential Members	25,214,381	27,107,762	7.5	25,717,397	-5.1	27,702,322	7.7	27,364,779	
% Current Members to Potential Members	4.68	4.45	-4.9	4.80	7.9	4.44	-7.5	4.46	0.4
* % Membership Growth	-0.27	2.21	910.4		5.5	-0.33	-114.1	-3.23	
Total Num Savings Accts	2,122,237	2,154,017	1.5	2,223,637	3.2	2,267,666	2.0	2,270,770	0.
EMPLOYEES:									
Num Full-Time Employees	2,914	2,956			2.1	3,071	1.8	3,055	
Num Part-Time Employees	444	463	4.3	411	-11.2	422	2.7	406	-3.8
BRANCHES:									
Num of CU Branches	323	338			-4.4	322	-0.3	320	
Num of CUs Reporting Shared Branches	27	28			-7.1	27	3.8	28	
Plan to add new branches or expand existing facilities	N/A	12		0	-100.0	1	N/A	11	1,000.0
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,226,373,517	2,340,798,233	5.1	2,879,991,555	23.0	2,760,548,712	-4.1	568,807,082	-17.6
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):	-	e -				e -	2.5		
Business Loans Cradit Builder	25	26			-15.4	22	0.0	22	
Credit Builder	N/A	N/A		15		15	0.0	15	
Debt Cancellation/Suspension	0	3			66.7	6	20.0	6	
Direct Financing Leases	0	0			N/A	1	0.0	1	0.0
Indirect Business Loans	N/A	N/A		6		6	0.0	6	
Indirect Consumer Loans	41	41	0.0		-29.3	31	6.9	31	
Indirect Mortgage Loans	N/A	N/A		7		9	28.6	9	
Interest Only or Payment Option 1st Mortgage Loans	7	6			-16.7	5	0.0	5	
Micro Business Loans	N/A	N/A		11		11	0.0	11	
Micro Consumer Loans	N/A	N/A		11		11	0.0	11	
Overdraft Lines of Credit	66	70			-17.1	64	10.3	65	
Overdraft Protection	73	54			-3.7	57	9.6	58	+
Participation Loans	33	38			-28.9	30		30	
Pay Day Loans	N/A	N/A		10		12	20.0	13	
Real Estate Loans	91	89			-21.3	76	8.6	76	+
Refund Anticipation Loans	N/A	N/A		2		2	0.0	2	
Risk Based Loans	62	64			0.0	70	9.4	71	
Share Secured Credit Cards	N/A	N/A		23		24	4.3	25	
Short-Term, Small Amount Loans (STS)	N/A	N/A		N/A		0		0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs): ATM/Debit Card Program	00	00	0.0	04	40.0	00	0.0	00	
Business Share Accounts	92	92			-12.0	89	9.9	90	
Check Cashing	N/A	N/A		35		38	8.6	38	+
First Time Homebuyer Program	N/A N/A	N/A N/A		60		9	6.7 0.0	64 10	
Health Savings Accounts		N/A N/A		9		-			
Individual Development Accounts	N/A N/A	N/A N/A		2		10	25.0 0.0	10	+
In-School Branches	N/A N/A	N/A N/A		2		2	100.0	2	+
Insurance/Investment Sales	10	17		28	64.7	30		30	
International Remittances	N/A	N/A		11	04.7	11	0.0	30	
Low Cost Wire Transfers	N/A N/A	N/A		62		70		70	
MERGERS/ACQUISITIONS:	IN/A	IN/A		02		70	12.3	70	0.0
Completed Merger/Acquisition Qualfiying for									
Business Combo Acctng (FAS 141R)	N/A	N/A		4		2	-50.0	2	0.0
Adjusted Retained Earnings Obtained through	1 4// 1	. 4/71					33.0		0.0
Business Combinations	N/A	N/A		2,874,594		2,741,933	-4.6	2,741,933	0.0
Fixed Assets - Capital & Operating Leases		·						. ,	
Aggregate of Future Capital and Operating Lease Pmts									
on Fixed Assets (not discounted to PV)	N/A	18,057,907		21,481,513	19.0	22,711,522	5.7	22,989,453	1.2
* Annualization factor: March = 4; June = 2; September =4/3; Decembe	r = 1 (or no annualizing)								<u> </u>
** Amount is year-to-date and the related % change ratio is annualized									
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	In	formation Systems &	Technolo	av					
Return to cover		For Charter :		99					
06/14/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * State	: = 'MO' * Type Include	d: Feder	ally Insured State Cred	lit Union
	Count	of CU in Peer Group :							
			1471						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
									_
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0		0.0	1	0.0		0.0
Vendor Supplied In-House System	89				-16.9				
Vendor On-Line Service Bureau	45	45			0.0				
CU Developed In-House System	1	0	-100.0	1	N/A	1	0.0	1	0.0
Other	3	1	-66.7	5	400.0	5	0.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	84	88	4.8	86	-2.3	87	1.2	87	0.0
Audio Response/Phone Based	76				-2.7				-1.4
Automatic Teller Machine (ATM)	81				-2.4				
Kiosk	1	1	0.0		500.0				
Mobile Banking	N/A			7	300.0	12			
Other	1 1	2	1		100.0		0.0		0.0
Services Offered Electronically	<u>'</u>		100.0	7	100.0	4	0.0	4	0.0
Member Application	35	38	8.6	33	-13.2	34	3.0	35	2.0
New Loan	48				-12.0				2.9 -2.2
Account Balance Inquiry					-12.0				
Share Draft Orders	91								
New Share Account	69		1	61	-10.3				0.0
	18			21	5.0		0.0		
Loan Payments	82			82	-5.7				
Account Aggregation	3			11	37.5				
Internet Access Services	14				50.0				
e-Statements	N/A			71	9.2			1	
External Account Transfers	N/A		1	14		15			
View Account History	83				1.1				0.0
Merchandise Purchase	9			5	-37.5			-	0.0
Merchant Processing Services	N/A			4		4	0.0		
Remote Deposit Capture	N/A			2		5			
Share Account Transfers	91				-5.5				
Bill Payment	58				-1.6				
Download Account History	63								
Electronic Cash	5	5			0.0				
Electronic Signature Authentification/Certification	1	3	200.0	2	-33.3	2	0.0	3	50.0
Type of World Wide Website Address									
Informational	14				18.2				
Interactive	7		-42.9		100.0		0.0		0.0
Transactional	77				-4.8				
Number of Members That Use Transactional Website	313,800	348,364			2.3			-	
No Website, But Planning to Add in the Future	6	3	-50.0	1	-66.7	1	0.0	1	0.0
Type of Website Planned for Future									
Informational	4	2	-50.0	0	-100.0	0	N/A	. 0	
Interactive	1	0	-100.0	0	N/A	0	N/A	. 0	N/A
Transactional	1	1	0.0	1	0.0	1	0.0	1	0.0
Miscellaneous									
Internet Access	121	122	0.8	119	-2.5	119	0.0	118	-0.8
									47 100-
									17.IS&T

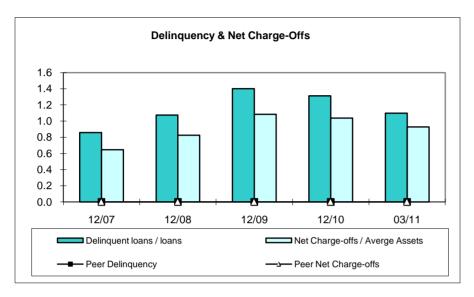
Return to cover

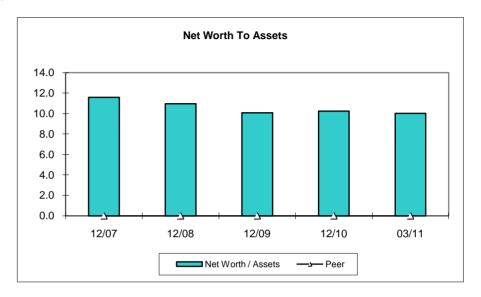
Graphs 1 For Charter: N/A 06/14/2011 Count of CU: 125

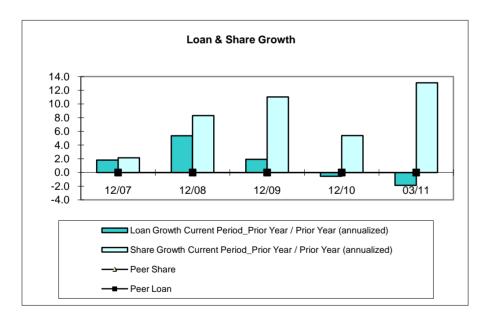
CU Name: N/A Asset Range: N/A Peer Group: N/A

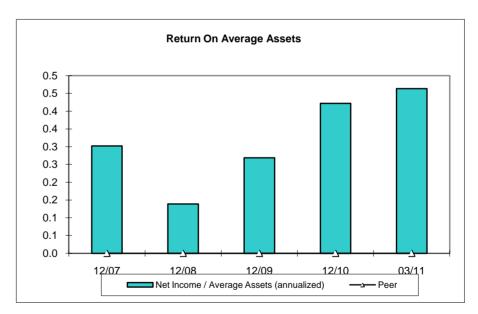
Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









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06/14/2011 CU Name: N/A

Peer Group: N/A

Graphs 2 For Charter : N/A Count of CU : 125 Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured

Count of CU in Peer Group: N/A

